



STIC Search Report

EIC 3600

STIC Database Tracking Number: 156833

TO: Carolyn Bleck
Location: 5B29
Art Unit : 3626

Case Serial Number: 10/743201

From: Bode Akintola
Location: EIC 3600
KNX 4 B 59
Phone: 571-272-3514

Olabode.akintola@uspto.gov

Search Notes

Examiner Carolyn,

Please find attached the results of your search request.

If you need a refocus, let me know.

Thanks,

Bode



Griffin, Etelka

From: Unknown@Unknown.com
Sent: Friday, June 17, 2005 10:52 AM
To: STIC-EIC3600
Subject: Generic form response

ResponseHeader=Commercial Database Search Request

AccessDB#= 156833

LogNumber= _____

Searcher= _____

SearcherPhone= _____

SearcherBranch= _____

MyDate=Fri Jun 17 10:50:28 EDT 2005

submitto=STIC-EIC3600@uspto.gov

Name=Carolyn Bleck

Empno=79167

Phone=2-6767

Artunit=3626

Office=5b29

Serialnum=10/743201

PatClass=705/4

Earliest=12/22/03

Format1=paper

Searchtopic=The claims have a very detailed formula in them. I need a search for a method of insuring to provide survival risk insurance.

The formula includes:

calculating a single premium for survival risk insurance wherein the single premium is equal to or greater than the sum of the discounted survival risk benefits for each life in said group of insured lives less the present value as of said beginning date of the expected death benefits of the survivors of said group of insured lives payable after said end date.

Comments=

send=SEND

05-17-05P12:35 RCVD

Insurance

Set	Items	Description
S1	1	AU=(PARANKIRINATHAN, K? OR PARANKIRINATHAN K?)
S2	3906	PREMIUM? ?
S3	2412934	MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPUTES OR COMPUTING OR ESTIMAT?
S4	11977	SURVIV?
S5	106059	INSURANCE OR ASSURAN? OR INSURE? ? OR RISK? ?
S6	1759539	(MORE OR HIGHER OR LESS? OR LOWER OR GREATER) () THAN OR EQU- AL? OR EQUIVALENT
S7	514	S3(5N)S2
S8	1	S7 AND S4
S9	18	S7 AND S5 AND S6
S10	19	S8 .OR S9

Considered all

? show file

File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)

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File 350:Derwent WPIX 1963-2005/UD,UM &UP=200539

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10/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07748454 **Image available**
SERVICE CONTRACT INFORMATION PROCESSOR, CONTRACT INFORMATION PROCESSING
METHOD AND RECORDING MEDIUM

PUB. NO.: 2003-242359 [JP 2003242359 A]
PUBLISHED: August 29, 2003 (20030829)
INVENTOR(s): NAGANO TAKESHI
HIRAKI HIDEKAZU
KODA AKIRA
UEHARA HIROSHI
HIKICHI TATSUYA
MORIKI KOSUKE
KUWABARA SHIGEO
AIDA HIROSHI
TASHIRO REIKO
APPLICANT(s): TOKIO MARINE & FIRE INSURANCE CO LTD
APPL. NO.: 2003-055564 [JP 200355564]
Division of 2000-275706 [JP 2000275706]
FILED: September 11, 2000 (20000911)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an **insurance** contract support system for realizing an **insurance** policy that is attractive to both an **insurance** company and an applicant and supporting proper judgment of the **insurance** policy.

SOLUTION: An applicant with one or a plurality of types of general insurances with the payment amount of respective **insurance premiums determined** can inclusively contract for a reserve-type specified policy allowing reserve with a special interest rate together with a general policy. The interest rate is increased or on the contrary, is subjected to a penalty in accordance with fluctuations in the policy condition of the general policy. The policy conditions of the general policy and the reserve-type specified policy are recorded in a DB system 15 in each applicant. A main control part 11 calculates the total payment amount of **insurance** premiums of the applicant from the DB system 15 when the identification data of the applicant is inputted, increases the interest rate if the total payment amount is **more than** that before a fluctuation, and imposes a penalty to perform deduction from a refund if the total payment amount is less.

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10/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07573727 **Image available**
LIFE **INSURANCE** DATA PROCESSING SYSTEM AND LIFE **INSURANCE** PLAN DATA
PROCESSOR

PUB. NO.: 2003-067568 [JP 2003067568 A]
PUBLISHED: March 07, 2003 (20030307)
INVENTOR(s): TAKENAKA KOICHI
APPLICANT(s): SUMITOMO LIFE INSURANCE CO

APPL. NO.: 2001-255212 [JP 2001255212]
FILED: August 24, 2001 (20010824)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a data processing system adaptable to free insurance planes.

SOLUTION: A plan data processor sets an insured amount to vary during a payment period according to a customer's requirement. Further, an accepted premium at each payment is calculated as a value between the maximum and minimum values of a provisional premium of the type adopting natural premium corresponding to the insured amount, so that the total of payment periods is the same for both the provisional premium and the accepted premium. A premium data processing device processes data about the payment of security insurance and related savings insurance according to the acceptance of the accepted premium at each payment. The savings insurance is used to absorb a difference between the accepted premium and the provisional premium; processes are carried out so that, when the provisional security insurance premium is less than the accepted premium, the accepted premium exceeding the provisional premium is set as a reserve premium, and so that when the provisional premium is greater than the accepted premium, the reserve premium already in reserve is cut to provide the premium.

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10/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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07097775 **Image available**
PROPER PREMIUM CALCULATING METHOD FOR REVERSE MORTGAGE AND RECORDING MEDIUM

PUB. NO.: 2001-325431 [JP 2001325431 A]
PUBLISHED: November 22, 2001 (20011122)
INVENTOR(s): AONUMA KIMIYAKI
MURAUCHI YOSHIKO
APPLICANT(s): BANK OF TOKYO-MITSUBISHI LTD
APPL. NO.: 2000-144264 [JP 2000144264]
FILED: May 17, 2000 (20000517)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a proper premium calculating method providing the financial product of reverse mortgage involving no risk for a client.

SOLUTION: This method comprises a step for estimating the time point of death of a virtual client in the future on a simulation, step for estimating interest to be applied to each of financing time points during a period to the settlement time point of the virtual client and interest to be applied to a period from each of financing time points and the settlement time point, step for estimating a real estate price at the settlement time point for each of clients, step for calculating the expected value of present value on the side of payment at the settlement

time point, step for calculating an estimated settlement money at the settlement time point for each of clients, step for calculating the expected value of present value on the side of receiving by calculating the present value of a smaller amount between the estimated real estate price and the estimated settlement money, and step for performing calculation so that the expected value of the present value on the side of payment can be **equal** with the expected value of the present value on the side of receiving and **determining** a **premium** price on the basis of that calculation.

COPYRIGHT: (C)2001,JPO

10/5/4 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

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07045767 **Image available**

AUTOMOBILE **INSURANCE** FOR **PREMIUM** CALCULATING METHOD CORRESPONDING TO ACTUAL DRIVING TIME, USED DURATION AND DRIVEN DISTANCE

PUB. NO.: 2001-273401 [JP 2001273401 A]
PUBLISHED: October 05, 2001 (20011005)
INVENTOR(s): ADACHI YOSHIRO
APPLICANT(s): ADACHI YOSHIRO
APPL. NO.: 2000-124966 [JP 2000124966]
FILED: March 23, 2000 (20000323)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To eliminate irrationality that it is necessary to pay the same amount of the automobile **insurance** premium when other conditions are **equal** regardless of whether or not driving time, the used duration and the driven distance are great or little concerning.

SOLUTION: A system for previously contracting basic various conditions, counting time really spent for driving and **calculating** a **premium** on the basis of this time is realized by using a communication line. Namely, a person **insured** holds an information terminal 1 owned by the person **insured**, an **insurer** holds an information processor 2, that the **insurer** has, and the **premium** is **calculated** receiving driving starting time, ending time and **insurance** contract number or the like from the information terminal of the person **insured**.

COPYRIGHT: (C)2001,JPO

10/5/5 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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016929710 **Image available**

WPI Acc No: 2005-254020/200526

XRFX Acc No: N05-209107

Numerical calculation device for option transactions, executes calculation of option risk index using particular approximation equation and calculation procedure, when volatility value is judged to be equal to/ greater than threshold value

Patent Assignee: BANK TOKYO MITSUBISHI LTD (BANK-N); FUJITSU LTD (FUIT)

Inventor: NAKAYAMA T

Number of Countries: 106 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200527005	A1	20050324	WO 2003JP11508	A	20030909	200526 B
AU 2003262022	A1	20050406	AU 2003262022	A	20030909	200537
			WO 2003JP11508	A	20030909	

Priority Applications (No Type Date): WO 2003JP11508 A 20030909

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200527005	A1	J	35	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL
IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI
NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG
US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ
UG ZM ZW

AU 2003262022 A1 G06F-017/60 Based on patent WO 200527005

Abstract (Basic): WO 200527005 A1

NOVELTY - A magnitude judgment unit judges the magnitude relation between the value of volatility used for calculating option **risk** index, and threshold value of volatility. When the volatility value is judged to be **equal** to **greater than** the threshold value, a calculation unit executes calculation of the option **risk** index using a particular approximation equation and a calculation procedure.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for numerical calculation program.

USE - For **calculating** the value of option **premium** relating to a barrier option, and the value of option **risk** index, in option transactions for dealing with assets such as stock, claim, currency, using portable terminal such as computer, personal digital assistant (PDA).

ADVANTAGE - Suppresses generation of overflow and reduces the computational complexity easily and effectively, by investigating the value of volatility.

DESCRIPTION OF DRAWING(S) - The figure shows a functional block diagram of the numerical calculation device. (Drawing includes non-English language text).

pp; 35 DwgNo 1/4

Title Terms: NUMERIC; CALCULATE; DEVICE; OPTION; TRANSACTION; EXECUTE;
CALCULATE; OPTION; **RISK** ; INDEX; APPROXIMATE; EQUATE; CALCULATE;
PROCEDURE; VOLATILE; VALUE; JUDGEMENT; **EQUAL** ; GREATER; THRESHOLD; VALUE

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/6 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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016673927 **Image available**

WPI Acc No: 2004-832647/200482

XRPX Acc No: N04-657985

Loss coverage definition and insurance premium calculation method involves defining loss coverage as function of recovery under insurance

policy and calculating premium of contract as function of premium of insurance policy

Patent Assignee: PRESTON L W (PRES-I); THOMAS B B (THOM-I)

Inventor: PRESTON L W; THOMAS B B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040230460	A1	20041118	US 2002411260	P	20020916	200482 B
			US 2003647078	A	20030822	

Priority Applications (No Type Date): US 2002411260 P 20020916; US 2003647078 A 20030822

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040230460	A1	10	G06F-017/60	Provisional application	US 2002411260

Abstract (Basic): US 20040230460 A1

NOVELTY - The method involves establishing secondary loss expense contract between the **insured** and the loss protection seller to cover loss. The loss coverage is defined as a function of the recovery under **insurance** policy and the **premium** of contract is **calculated** as a function of the **premium** of the **insurance** policy.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method for defining collateral loss coverage and **calculating** collateral loss **premium**.

USE - For covering secondary losses like claim, administrative, management, accounting, legal, reputation maintenance, loss of income due to productivity impairment and other type of expenses in terms of **insurance** policy.

ADVANTAGE - Eliminates **more than** 75% of the transaction cost that insurers typically have e.g. sales, underwriting, etc. Enables to reduce premium for **insured**. Enables companies and individuals that are not licensed as insurers to provide the coverage. Allows **insured** to access to new sources of **risk** capital and especially in hard **insurance** markets. Minimizes loss experience of the industry and reduces loss volatility.

DESCRIPTION OF DRAWING(S) - The figure is a flowchart for underwriting and loss adjustment functions using secondary loss expense coverage.

pp; 10 DwgNo 3/3

Title Terms: LOSS; COVER; DEFINE; **INSURANCE** ; PREMIUM; CALCULATE; METHOD; DEFINE; LOSS; COVER; FUNCTION; RECOVER; **INSURANCE** ; CALCULATE; PREMIUM; CONTRACT; FUNCTION; PREMIUM; **INSURANCE**

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/7 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015807430 **Image available**

WPI Acc No: 2003-869634/200381

XRPX Acc No: N03-694212

Special agreement setting system for insurance premium of contractor, has insurance contract information update unit which stores second insurance premium in insurance contract memory unit

Patent Assignee: DAIICHI SEIMEIKEN SOGOKAISHA (DAII-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003281374	A	20031003	JP 200281692	A	20020322	200381 B

Priority Applications (No Type Date): JP 200281692 A 20020322

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003281374	A		9 G06F-017/60	

Abstract (Basic): JP 2003281374 A

NOVELTY - An **insurance** contract information update unit (113) stores second **insurance** premium in an **insurance** contract memory unit (13). A primary **calculation** unit **computes** the first **insurance premium** of an **insurance** contract entered by an injured person based on the information on an **insurance** contract.

DETAILED DESCRIPTION - A secondary **calculation** unit **computes** the second **insurance premium** when adding the grant special agreement in which the benefit of **insurance premium amount equivalent** is granted to the contractor of **insurance** contract based on the rate of first **insurance premium** and when prescribed phenomenon is generated. INDEPENDENT CLAIMS are also included for the following:

(1) an **insurance premium equivalent** grant special agreement setting method; and

(2) an **insurance amount equivalent** grant special agreement setting program.

USE - For setting special agreement on **insurance premium** of contractor

ADVANTAGE - Reduces burden in paying the **insurance premium**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a special agreement setting system. (Drawing includes non-English language text).

Interface (11)

Processor (12)

Insurance contract memory unit (13)

Insurance contract information update unit (113)

Temporary data storage unit (116)i

pp; 9 DwgNo 2/6

Title Terms: SPECIAL; AGREE; SET; SYSTEM; **INSURANCE** ; PREMIUM; CONTRACT; **INSURANCE** ; CONTRACT; INFORMATION; UPDATE; UNIT; STORAGE; SECOND; **INSURANCE** ; PREMIUM; **INSURANCE** ; CONTRACT; MEMORY; UNIT

Derwent Class: S05; T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/8 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015770033 **Image available**

WPI Acc No: 2003-832235/200377

XRPX Acc No: N03-665190

Premium determining method in critical injury insurance system, involves discounting expected payments for interest to determine net insurance cost on present value basis

Patent Assignee: SANTOLOC I J L.(SANT-I)

Inventor: SANTOLOC I J L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030200121	A1	20031023	US 2002127650	A	20020422	200377 B

Priority Applications (No Type Date): US 2002127650 A 20020422

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20030200121 A1 14 G06F-017/60

Abstract (Basic): US 20030200121 A1

NOVELTY - The durational probabilities of **surviving** without critical injury from a present date to each future insurance coverage year end is determined, and is multiplied with critical injury rates to determine another durational probability. The monetary benefits are multiplied with it to determine expected payments, which are discounted for interest to determine net insurance cost on a present value basis.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) system for **determining** insurance **premium** setting forth a monetary benefit for asymptomatic plaintiffs; and

(2) process for **determining** insurance **premium** defining monetary benefits payable to asymptomatic claimants upon future emergence.

USE - In critical injury insurance system for **determining** **premium** for asymptomatic claimants of mesothelioma, lung cancer, or other cancers.

ADVANTAGE - Facilitates arrangements for guaranteed payments of defined monetary benefits upon later critical injury emergency.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of computerized system.

computerized database (102)

data synthesis and settlement processor (108)

data product insurance certificate (110)

network (116)

remote computer (118)

pp; 14 DwgNo 4/5

Title Terms: PREMIUM; DETERMINE; METHOD; CRITICAL; INJURY; INSURANCE;
SYSTEM; DISCOUNT; INTEREST; DETERMINE; NET; INSURANCE; COST; PRESENT;
VALUE; BASIS

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/9 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015626052 **Image available**

WPI Acc No: 2003-688223/200365

Related WPI Acc No: 2003-208814

XRPX Acc No: N03-549812

Financial protection providing method for limited liability entity, involves determining premium charge in excess of primary insurance and equal to or less than maximum level of coverage for risk classification

Patent Assignee: CO J (COJJ-I); CUMMING D T (CUMM-I)

Inventor: CO J; CUMMING D T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030120520	A1	20030626	US 2000197683	P	20000417	200365 B
			US 2000628949	A	20000728	
			US 2002274367	A	20021021	

Priority Applications (No Type Date): US 2000197683 P 20000417; US
2000628949 A 20000728; US 2002274367 A 20021021

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030120520	A1	13	G06F-017/60	Provisional application	US 2000197683

Cont of application US 2000628949

Cont of patent US 6470321

Abstract (Basic): US 20030120520 A1

NOVELTY - The method involves determining a primary **insurance** amount and coverage scope of an entity. A maximum level of coverage for a **risk** classification is calculated based on an entity reestablishing working capital or an investors basis in the investment and an entities free cash flow. A **premium** charge is **determined** in excess of the primary **insurance** and **equal** to or **less** than the maximum level of coverage.

USE - Used for protecting equity investments.

ADVANTAGE - The method protects the entity against the events for which it is inadequately ensured or has no **insurance**, by **calculating** the **premium** charge based on maximum level of coverage and the **risk** classification.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the financial protection providing system.

pp; 13 DwgNo 4/5

Title Terms: FINANCIAL; PROTECT; METHOD; LIMIT; LIABLE; ENTITY; DETERMINE; PREMIUM; CHARGE; EXCESS; PRIMARY; **INSURANCE**; **EQUAL**; LESS; MAXIMUM; LEVEL; COVER; **RISK**; CLASSIFY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/10 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015535504 **Image available**

WPI Acc No: 2003-597654/200356

XRFX Acc No: N03-476349

Flexible premium life insurance contracts administration method e.g. for modified endowment contracts, involves calculating asset charge as percentage of account value of contract equal to or greater than cost of insurance charge

Patent Assignee: LAKENBACH C (LAKE-I); LEOEUF M (LEBO-I)

Inventor: LAKENBACH C; LEOEUF M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030110061	A1	20030612	US 2001313742	P	20010821	200356 B
			US 2002218543	A	20020814	

Priority Applications (No Type Date): US 2001313742 P 20010821; US

2002218543 A 20020814

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030110061	A1	12	G06F-017/60	Provisional application	US 2001313742

Abstract (Basic): US 20030110061 A1

NOVELTY - The cost of **insurance** (COI) sufficient to cover life

insurance benefits of a flexible premium life insurance contract, is determined, so as to determine the COI charge. An asset charge is determined as a percentage of an account value of the life insurance contract equal to or greater than cost of insurance charge.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) improvement in life insurance policy; and
- (2) software system.

USE - For administration of flexible premium life insurance contracts such as non-modified endowment contracts (non-MEC) and modified endowment contracts (MEC).

ADVANTAGE - Provides flexible premium life insurance contract that can be easily understood, thereby allowing policy holder to understand and predict the future cost of the policy.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart illustrating the flexible premium life insurance contract administration method.

pp; 12 DwgNo 2/2

Title Terms: FLEXIBLE; PREMIUM; LIFE; INSURANCE ; CONTRACT; ADMINISTER; METHOD; MODIFIED; CONTRACT; CALCULATE; CHARGE; PERCENTAGE; ACCOUNT; VALUE ; CONTRACT; EQUAL ; GREATER; COST; INSURANCE ; CHARGE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/11 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015201562 **Image available**

WPI Acc No: 2003-262096/200326

XPX Acc No: N03-207984

Life insurance data processing system uses savings type insurance to absorb difference between reception insurance premium and schedule securing insurance premium

Patent Assignee: SUMITOMO SEIMEI HOKEN SOGO KAISHA (SUMI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003067568	A	20030307	JP 2001255212	A	20010824	200326 B

Priority Applications (No Type Date): JP 2001255212 A 20010824

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2003067568 A 27 G06F-017/60

Abstract (Basic): JP 2003067568 A

NOVELTY - The system uses a savings type insurance to absorb the difference between a reception insurance premium and a schedule securing insurance premium. When the schedule security insurance premium is larger than the reception insurance premium, the already saved charge of a savings insurance is deleted and the security insurance premium is used as the charge in the savings insurance.

DETAILED DESCRIPTION - When the schedule security insurance premium is smaller than the reception insurance premium, the reception insurance premium is used as the charge of the savings insurance. An insurance data processor is provided for processing the payment of security type insurance and saving type insurance. A design data processor sets the insured amount which can be changed in

the middle of the payment period according to the customer's needs. The schedule security **insurance** premium of the natural premium system corresponding to the **insured** amount between the maximum and minimum values and the reception **insurance** **premium** at each payment time is calculated to **determine** **equal** schedule security **insurance** **premium** and the reception **insurance** premium in the total payment period. INDEPENDENT CLAIMS are included for the following:

- (a) the life **insurance** design data processor;
- (b) the financial product data processing system;
- (c) the financial product design data processor;
- (d) the life **insurance** data processing;
- (e) the financial product data processing;
- (f) the life **insurance** data processing program;
- (g) the life **insurance** design data processing program;
- (h) the financial product design data processing program; and
- (i) the recording medium storing the programs.

USE - Life **insurance** data processing system.

ADVANTAGE - Performs free **insurance** design processing and provides a data processor with strong point in natural premium and level premium processing.

DESCRIPTION OF DRAWING(S) - The figure shows the payment data processing of the **insurance** premium using a data processor when the **insurance** with changing **insured** amount is set with an **insurance** contract whose contents are freely set. (Drawing includes non-English language text).

pp; 27 DwgNo 13/23

Title Terms: LIFE; **INSURANCE** ; DATA; PROCESS; SYSTEM; SAVE; TYPE;
INSURANCE ; ABSORB; DIFFER; RECEPTION; **INSURANCE** ; PREMIUM; SCHEDULE;
SECURE; **INSURANCE** ; PREMIUM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/12 (Item 8 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015148287 **Image available**

WPI Acc No: 2003-208814/200320

Related WPI Acc No: 2003-688223

XRPX Acc No: N03-166407

Financial protection method for investors, share holders, involves
determining premium charge that is greater than primary insurance
and equal to or less than maximum coverage level of insurance

Patent Assignee: FORTHCOMING LLP (FORT-N)

Inventor: CO J; CUMMING D T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6470321	B1	20021022	US 2000197683	P	20000417	200320 B
			US 2000628949	A	20000728	

Priority Applications (No Type Date): US 2000197683 P 20000417; US

2000628949 A 20000728

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6470321	B1	16	G06F-017/00	Provisional application US 2000197683

Abstract (Basic): US 6470321 B1

NOVELTY - Amount of primary **insurance** of a business entity and a

maximum level of coverage of **insurance** are detected based on working capital required to reestablish the entity, investor's basis in the investment and free cash flow of entity. A premium charge **greater than primary insurance** and **equal to or less than** the maximum coverage level, is detected for a desired **insurance**, based on **risk** classification of the entity.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Financial protection system; and
- (2) Computer program product for financial protection.

USE - For providing investors, share holders with financial protection in the form of equity protection **insurance** policy.

ADVANTAGE - An investor is provided with financial protection against a loss in value in the investment in the business entity from an event against which the entity has not obtained **insurance**, by providing a premium charge that is **greater than primary insurance** and **equal to or less than** maximum coverage level of **insurance**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the financial protection system.

pp; 16 DwgNo 4/5

Title Terms: FINANCIAL; PROTECT; METHOD; SHARE; HOLD; DETERMINE; PREMIUM; CHARGE; GREATER; PRIMARY; **INSURANCE**; **EQUAL**; LESS; MAXIMUM; COVER; LEVEL; **INSURANCE**

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

10/5/13 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015033522 **Image available**

WPI Acc No: 2003-094039/200308

XRPX Acc No: N03-074479

Risk evaluation method for increasing earnings per share for a taxpayer without the need for waiving or otherwise breaching the attorney-client, work product or similar privilege, uses an insurance product obtained from an insurer

Patent Assignee: BOMAZU (BOMA-N); BOMAZU LLC (BOMA-N)

Inventor: BOSSART R; MAMORSKY J; ZUCKERBROT K; BOSSART R-T; MAMORSKY J D

Number of Countries: 100 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200301341	A2	20030103	WO 2002US20163	A	20020625	200308 B
US 20030018576	A1	20030123	US 2001300729	P	20010625	200310
			US 2002178776	A	20020625	
AU 2002320156	A1	20030108	AU 2002320156	A	20020625	200460

Priority Applications (No Type Date): US 2001300729 P 20010625; US 2002178776 A 20020625

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200301341 A2 E 37 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
US 20030018576 A1 G06F-017/60 Provisional application US 2001300729

AU 2002320156 A1 G06F-000/00 Based on patent WO 200301341

Abstract (Basic): WO 2003001341 A2

NOVELTY - A method of increasing earnings per share for a taxpayer comprises, determining a tax reserve amount in connection with a transfer pricing transaction in a tax period, reserving a tax reserve **equal** to the amount for financial statement purposes, obtaining an **insurance** product insuring portion of the tax reserve without the **insurer** reviewing attorney-client or work product privileged information and reversing to income the tax reserve amount that is **insured**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) A method of determining whether an application to **insure** a given amount in connection with a transfer pricing transaction for a given taxation period constitutes an insurable **risk**;

(b) A method of **determining** a **premium** in connection with an **insurance** application for a requested amount of **insurance** and retention amount in connection with a taxable transaction for a given taxation period;

(c) A method of qualifying an **insurance** application for a requested amount of **insurance** and retention amount in connection with a taxable transaction for a given taxation period;

(d) A method of performing a tax reserve **risk** analysis without violating the Company's privileged communication with legal counsel.

USE - For increasing earnings per share for a taxpayer without revealing attorney-client or work product privileged information.

ADVANTAGE - The method allows **insurance** to cover a portion of a taxpayer's liability without the need for disclosure of privileged information.

DESCRIPTION OF DRAWING(S) - The figure shows part of a high level flow diagram illustrating a **risk** evaluation process for transfer pricing.

pp; 37 DwgNo 2D/2

Title Terms: **RISK**; EVALUATE; METHOD; INCREASE; PER; SHARE; NEED; BREACH; CLIENT; WORK; PRODUCT; SIMILAR; **INSURANCE**; PRODUCT; OBTAIN

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

10/5/14 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014903291 **Image available**

WPI Acc No: 2002-723997/200278

XRPX Acc No: N02-570842

Investment management computer program, for passing on assets to an investor's beneficiaries, that increases the after-tax death benefit of the investment by means of an insurance premium

Patent Assignee: ARENA R (AREN-I); HERSCHLER J (HERS-I); JACKMAN-WARD F (JACK-I); KUPERSTOCK N D (KUPE-I); LEACH R (LEAC-I); MORELL M (MORE-I); O'DONNELL R (ODON-I); PARIS T (PARI-I); SCHWARTZ R (SCHW-I); MORRELL M (MORR-I)

Inventor: ARENA R; HERSCHLER J; JACKMAN-WARD F; KUPERSTOCK N D; LEACH R; MORELL M; O'DONNELL R; PARIS T; SCHWARTZ R; MORRELL M

Number of Countries: 100 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200284450	A2	20021024	WO 2002US15251	A	20020412	200278 B
US 20030105652	A1	20030605	US 2001283718	P	20010413	200339
			US 2002121908	A	20020412	
AU 2002309804	A1	20021028	AU 2002309804	A	20020412	200433

Priority Applications (No Type Date): US 2001283718 P 20010413; US 2002121908 A 20020412

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200284450	A2	E	48	G06F-000/00	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
US 20030105652	A1			G06F-017/60	Provisional application US 2001283718
AU 2002309804	A1			G06F-000/00	Based on patent WO 200284450

Abstract (Basic): WO 200284450 A2

NOVELTY - Assesses the value of the investment and then **determines** an **insurance premium** that will provide a preferred death benefit of forty percent of the assessed value of the investment.

USE - Passing on assets to an investor's beneficiaries.

ADVANTAGE - The beneficiaries will receive an after-tax death benefit that is **greater than** the pre-tax value of the investment.

DESCRIPTION OF DRAWING(S) - The figure shows the additional life **insurance** provided by the investment management computer program.

pp; 48 DwgNo 1c/5

Title Terms: INVESTMENT; MANAGEMENT; COMPUTER; PROGRAM; PASS; INCREASE; AFTER; TAX; DEAD; BENEFICIAL; INVESTMENT; **INSURANCE** ; PREMIUM

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

10/5/15 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014197070 **Image available**

WPI Acc No: 2002-017767/200202

XRPX Acc No: N02-014148

Method for calculating appropriate premium of reverse mortgage comprises step of determining applied interests, discount rates and real estate prices at death time

Patent Assignee: TOKYO MITSUBISHI GINKO KK (TOKM-N); BANK TOKYO MITSUBISHI LTD (BANK-N)

Inventor: AONUMA K; MURAUCHI Y

Number of Countries: 011 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200188784	A1	20011122	WO 2000JP8735	A	20001211	200202 B
JP 2001325431	A	20011122	JP 2000144264	A	20000517	200202

Priority Applications (No Type Date): JP 2000144264 A 20000517

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200188784 A1 J 126 G06F-017/60

Designated States (National): CA CN MX SG US

Designated States (Regional): BE DE FR GB IT

JP 2001325431 A 21 G06F-017/60

Abstract (Basic): WO 200188784 A1

NOVELTY - An assumed settlement money at a virtual settlement time is calculated along with the expectation of the present value of the recipient's side by taking the smaller one out of the assumed settlement money and the real estate price. A **premium** is **determined** such that the present value of the payer's side is **equal** to that of the recipient's side.

DETAILED DESCRIPTION - Applied interests, discount rates, and real estate prices at a death time may be virtually determined at a financing time in a simulation and calculating the expectation of the present value on the payer's side from the determined applied interests, discount rates, and real estate prices.

USE - A financial instrument called a reverse mortgage is provided.

ADVANTAGE - Reduced customer's **risk**

pp; 126 DwgNo 7/21

Title Terms: METHOD; CALCULATE; APPROPRIATE; PREMIUM; REVERSE; COMPRISE; STEP; DETERMINE; APPLY; DISCOUNT; RATE; REAL; ESTATE; PRICE; DEAD; TIME

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/16 (Item 12 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014062486 **Image available**

WPI Acc No: 2001-546699/200161

XRPX Acc No: N01-406735

Life insurance simulation device judges insufficiency of money when difference between calculated life premium and stored amount is lesser than **predetermined value**

Patent Assignee: MINAMI S (MINA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001216393	A	20010810	JP 200026507	A	20000203	200161 B

Priority Applications (No Type Date): JP 200026507 A 20000203

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2001216393 A 10 G06F-017/60

Abstract (Basic): JP 2001216393 A

NOVELTY - A money **calculation** unit **computes** the entire life **premium** based on basic input data. The simulation unit judges insufficiency of money when the difference between the premium amount and stored amount is **lesser than** a predetermined value.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Life **insurance** simulation method;

(b) Recording medium
USE - Life **insurance** simulating device.
ADVANTAGE - By simulating the life **insurance** with respect to the basic data of a person, time economization of the contracting parties and consulting function is achieved.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining life **insurance** simulation. (Drawing includes non-English language text).

pp; 10 DwgNo 1/8

Title Terms: LIFE; **INSURANCE** ; SIMULATE; DEVICE; JUDGEMENT; INSUFFICIENCY; MONEY; DIFFER; CALCULATE; LIFE; PREMIUM; STORAGE; AMOUNT; PREDETERMINED; VALUE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/00

File Segment: EPI

10/5/17 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013696793 **Image available**

WPI Acc No: 2001-181017/200118

XRPX Acc No: N01-128958

Computer implemented bankruptcy prevention system for healthcare industry, compares actual and basic periodic cash payment amount for paying or recovering the differing amount to the insured

Patent Assignee: ACE LTD (ACEA-N)

Inventor: HINCKLEY R A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6138102	A	20001024	US 98127257	A	19980731	200118 B

Priority Applications (No Type Date): US 98127257 A 19980731

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6138102	A		13	G06F-017/60	

Abstract (Basic): US 6138102 A

NOVELTY - A policy database (104) stores basic and actual periodic cash payment amounts. A comparator in **insurer** 's workstation (106) computes difference between actual and basic payment amounts. If basic payment amount is more, then amount **equal** to computed difference is paid to **insured** , else, least of computed difference and sum of **premium** paid is **determined** and that least amount is recovered from the **insured** .

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer implemented bankruptcy prevention method.

USE - For monitoring and controlling cash flow especially for **insurance** policy in healthcare industry.

ADVANTAGE - The financial **risk** is considerably reduced by the periodic monitoring of cash flow.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the bankruptcy prevention system.

Policy database (104)

Workstation (106)

pp; 13 DwgNo 1/7

Title Terms: COMPUTER; IMPLEMENT; PREVENT; SYSTEM; INDUSTRIAL; COMPARE;

ACTUAL; BASIC; PERIODIC; CASH; PAY; AMOUNT; PAY; RECOVER; DIFFER; AMOUNT
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

10/5/18 (Item 14 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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013156300 **Image available**
WPI Acc No: 2000-328172/200028
Related WPI Acc No: 2001-502570; 2002-194698
XRPX Acc No: N00-247010

Computer system for analyzing and managing life insurance policies and annuity contracts in which account value varies of value rate or at floor rate based on predetermined condition

Patent Assignee: FDI/GENESIS (FDIG-N)
Inventor: MANN R W; PAYNE R C; STRACKA J A; TODD M G; VERRIER M G
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6049772	A	20000411	US 94183834	A	19940121	200028 B
			US 96769798	A	19961219	

Priority Applications (No Type Date): US 94183834 A 19940121; US 96769798 A 19961219

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6049772	A	10	G06F-019/00	Cont of application US 94183834

Abstract (Basic): US 6049772 A

NOVELTY - A collection unit enables opening of an account with a **premium** value. The account value is **determined** based on the **premium** value for a first time period. During successive time period, the account value varies at a value rate or at a floor rate when it is greater or **lesser than** the floor rate. The value rate comprises the product of participation rate and change in value of predetermined stock index.

DETAILED DESCRIPTION - An input unit receives the values of a predetermined stock index. An account valuation and hedge factor deciding unit determines an account value of a life **insurance** account and then determines benefit hedge factors from participation rate and floor rate. A transfer command unit provides a transfer command to transfer assets to a fixed rate instrument and one hedging instrument relative to benefit hedge factors.

USE - For analyzing and managing the life **insurance** policies and annuity contracts on behalf of the **insurance** company.

ADVANTAGE - The cash values, death benefits and surrender values of the life **insurance** or annuity are partially related to stock market performance. Enables the **insurance** companies to effectively and efficiently provide equity returns, without substantial loss **risks**. Allows improved return on investment to the owner, also without significant downside **risks**. Provides **assurance** to the **insurance** company that the stock or equity market participation element of the life **insurance** or annuity can met through conservative investment without undue **risks** to the carrier or policy owner.

DESCRIPTION OF DRAWING(S) - The figure shows the block flow diagram of the analytical system for analyzing assets and liabilities.

pp; 10 DwgNo 3/3

Title Terms: COMPUTER; SYSTEM; MANAGE; LIFE; **INSURANCE** ; CONTRACT; ACCOUNT

; VALUE; VARY; VALUE; RATE; FLOOR; RATE; BASED; PREDETERMINED; CONDITION
Derwent Class: T01
International Patent Class (Main): G06F-019/00
File Segment: EPI

10/5/19 (Item 15 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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010525104 **Image available**

WPI Acc No: 1996-022057/199603

XRPX Acc No: N96-018311

Computer based method for determining optimal replicating portfolio for given target portfolio of market instruments - identifying set of transactions required to achieve optimal hedge by analysing portfolio replication according to stochastic model which uses trade-off between cost of hedge and quality of protection provided

Patent Assignee: DEMBO R S (DEMB-I)

Inventor: DEMBO R S

Number of Countries: 008 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 686926	A2	19951213	EP 95303465	A	19950523	199603 B
EP 686926	A3	19960612	EP 95303465	A	19950523	199632
US 5799287	A	19980825	US 94248042	A	19940524	199841
			US 97866303	A	19970530	

Priority Applications (No Type Date): US 94248042 A 19940524; US 97866303 A 19970530

Cited Patents: 3.Jnl.Ref; EP 401203; JP 3077163; JP 3103966; JP 3189862; US 5148365; WO 9215953

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 686926	A2	E	21	G06F-017/60	
Designated States (Regional): DE ES FR GB IT NL SE					
US 5799287	A			G06F-157/00	Cont of application US 94248042
EP 686926	A3			G06F-017/60	

Abstract (Basic): EP 686926 A

The method involves defining a target portfolio to be replicated, a set of available market instruments from which the replicating portfolio may be created, a set of future scenarios, a horizon date and a minimum profit to be attained. A representation of the trade-off between **risk** and expected profit for an arbitrary replicating portfolio is determined and used to calculate a maximum **risk**-adjusted profit.

The maximum **risk** adjusted profit reflects the level of return that may be achieved with an optimum degree of **risk**, by reflecting the point in the **risk** /reward trade-off where a marginal cost of **risk** is **equivalent** to a marginal benefit attainable by assuming that **risk**. The method then uses the predefined set of available market instruments to identify a set of transactions that will create a replicating portfolio that will achieve the maximum **risk** adjusted profit.

USE/ADVANTAGE - Deriving information required to **compute risk premium** for pricing portfolios in incomplete markets and generating replicating portfolio with optimal balance of expected profit and **risk**

Dwg.8/8

Title Terms: COMPUTER; BASED; METHOD; DETERMINE; OPTIMUM; REPLICA;
PORTFOLIO; TARGET; PORTFOLIO; MARKET; INSTRUMENT; IDENTIFY; SET;
TRANSACTION; REQUIRE; ACHIEVE; OPTIMUM; HEDGE; ANALYSE; PORTFOLIO;
REPLICA; ACCORD; STOCHASTIC; MODEL; TRADE; COST; HEDGE; QUALITY; PROTECT
Derwent Class: T01
International Patent Class (Main): G06F-017/60; G06F-157/00
File Segment: EPI

Set	Items	Description
S1	2	AU=(PARANKIRINATHAN, K? OR PARANKIRINATHAN K?)
S2	11068	PREMIUM? ?
S3	1195729	MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPUTES OR COMPUTING OR ESTIMAT?
S4	62580	SURVIV?
S5	279929	INSURANCE OR ASSURAN? OR INSURE? ? OR RISK? ?
S6	1191848	(MORE OR HIGHER OR LESS? OR LOWER OR GREATER) () THAN OR EQU- AL? OR EQUIVALENT
S7	469	S2(5N)S3
S8	10	S7(S)S4
S9	40	S7(25N)S5(25N)S6
S10	47	S8 OR S9
S11	44	S10 AND IC=G06F? <i>considered all</i>

File 348:EUROPEAN PATENTS 1978-2005/Jun W02

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File 349:PCT FULLTEXT 1979-2005/UB=20050616,UT=20050609

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11/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01909297

METHOD OF CALCULATING PREMIUM PAYMENT TO COVER THE RISK ATTRIBUTABLE TO INSUREDS SURVIVING A SPECIFIED PERIOD

PROCEDE DE CALCUL DU PAIEMENT D'UNE PRIME PERMETTANT DE COUVRIR LE RISQUE ASSOCIE A DES PERSONNES ASSUREES VIVANT AU-DELA D'UNE PERIODE SPECIFIEE
PATENT ASSIGNEE:

Parankirinathan, Kiritharan, (5224120), 3 Timber Springs Road, New
Fairfield, CT 06812, (US), (Applicant designated States: all)

INVENTOR:

Parankirinathan, Kiritharan, 3 Timber Springs Road, New Fairfield, CT
06812, (US)

PATENT (CC, No, Kind, Date):

WO 2005033999 050414

APPLICATION (CC, No, Date): EP 2004784106 040914; WO 2004US30137 040914

PRIORITY (CC, No, Date): US 507170 P 030930; US 743201 031222

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK

INTERNATIONAL PATENT CLASS: G06F-017/60

LANGUAGE (Publication,Procedural,Application): English; English; English

METHOD OF CALCULATING PREMIUM PAYMENT TO COVER THE RISK ATTRIBUTABLE TO INSUREDS SURVIVING A SPECIFIED PERIOD

INTERNATIONAL PATENT CLASS: G06F-017/60

11/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01900811

System and method for unsteadiness compensation in the valuation of futures contracts

System und Verfahren zur Schwankungskompensation in der Bewertung von Termingeschaftsverträgen

Systeme et procede pour la compensation des fluctuations dans l'evaluation d'un contrat futur

PATENT ASSIGNEE:

DEUTSCHE BORSE AG, (3963991), Neue Borsenstrasse 1, 60487 Frankfurt am
Main, (DE), (Applicant designated States: all)

INVENTOR:

Kastel, Peter, Tanzstrasse 29, 67480 Edenkoben, (DE)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietat (100721)
, Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1533734 A1 050525 (Basic)

APPLICATION (CC, No, Date): EP 2004025198 041022;

PRIORITY (CC, No, Date): EP 200326605 031119; EP 20049013 040415

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 158

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200521	1567
SPEC A	(English)	200521	7660
Total word count - document A			9227
Total word count - document B			0
Total word count - documents A + B			9227

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION the implied spread could easily be backed out of the futures price.

Finally, the portfolio **premium** is a value that is **calculated** in an accumulative manner on a predefined time basis. For instance, the portfolio **premium** may be **calculated** on a daily basis, with weekends and bank holidays being considered accordingly. Again, the **premium** value is **calculated** based on **survived** obligors only. In an embodiment, the premium is credited/debited for open positions at the...

...dependent on:

- * defaults: all of the three values (portfolio nominal, portfolio present value, and portfolio **premium**) are **determined** based on the **survived** obligors;

- * credit spread changes: the portfolio present value of the present embodiment is determined based...

...often undesirable when monitoring the basket's behavior.

Referring now to FIG. 3-4, the **premium** value **determined** in step 220 is depicted. As discussed above, the premium value is substantially linear in time. However, as the **premium** increment is **calculated** using the **survived** obligors only, the slope of the curve will slightly decrease with each separation. Further, there...

11/3,K/3 (Item 3 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01900706

Construct separation for the valuation of a futures contract
Konstruktteilung zur Bewertung von Termingeschaftsvertragen
Division d'un assemblage pour l'evaluation d'un contrat futur

PATENT ASSIGNEE:

DEUTSCHE BORSE AG, (3963991), Neue Borsenstrasse 1, 60487 Frankfurt am Main, (DE), (Applicant designated States: all)

INVENTOR:

Kastel, Peter, Tanzstrasse 29, 67480 Edenkoben, (DE)

Wood, James, 125 Vanguard, Millenium Harbour, Westferry Road, London E148LZ, (GB)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721), Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1533732 A1 050525 (Basic)

APPLICATION (CC, No, Date): EP 2004009013 040415;

PRIORITY (CC, No, Date): EP 200326605 031119

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 176

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200521	1279
SPEC A	(English)	200521	18817
Total word count - document A			20096
Total word count - document B			0
Total word count - documents A + B			20096

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION 1 and 2 of the first embodiment. However, TAB. 5 contains a column "Survived initial **premium** " holding the **calculated survived** initial **premium** for each trading day, i.e. the premium due to default swaps where obligors have...

...prior to the end of that date. The column "N(today)" contains the calculated total **surviving** weight for each trading day, i.e. the total weight due to default swaps where...

11/3,K/4 (Item 4 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01900387

Valuation of a futures contract

Bewertung von Termingeschaftsvertrage

Valuation d'un contract a terme

PATENT ASSIGNEE:

DEUTSCHE BORSE AG, (3963991), Neue Borsenstrasse 1, 60487 Frankfurt am Main, (DE), (Applicant designated States: all)

INVENTOR:

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LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721), Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1533725 A1 050525 (Basic)

APPLICATION (CC, No, Date): EP 2003026605 031119;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IT; LI; LU; MC; NL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 132

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200521	1638
SPEC A	(English)	200521	13482
Total word count - document A			15120

Total word count - document B 0
Total word count - documents A + B 15120

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION 1 and 2 of the first embodiment. However, TAB. 5 contains a column "Survived initial **premium** " holding the **calculated survived** initial **premium** for each trading day, i.e. the premium due to default swaps where obligors have...

...prior to the end of that date. The column "N(today)" contains the calculated total **surviving** weight for each trading day, i.e. the total weight due to default swaps where...

11/3,K/5 (Item 5 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01639592

Premium updating method and apparatus
Verfahren und Gerat zum Aktualisieren von Pramien
Methode et appareil de mise a jour de primes

PATENT ASSIGNEE:

Colin Corporation, (940262), 2007-1, Hayashi, Komaki-shi, Aichi-ken, (JP)
, (Applicant designated States: all)

INVENTOR:

Oka, Tohru, Colin Corporation, 2007-1, Hayashi, Komaki-shi, Aichi-ken, (JP)

Narimatsu, Kiyoyuki, Colin Corporation, 2007-1, Hayashi, Komaki-shi, Aichi-ken, (JP)

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PATENT (CC, No, Kind, Date): EP 1351177 A1 031008 (Basic)

APPLICATION (CC, No, Date): EP 2002025654 021119;

PRIORITY (CC, No, Date): JP 200299624 020402

DESIGNATED STATES: DE; FR; GB; IT

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 136

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200341	532
SPEC A	(English)	200341	5111
Total word count - document A			5643
Total word count - document B			0
Total word count - documents A + B			5643

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION elapsed since the contractor's terminal device 14 last sent the physical information to the **insurance** company's computer 16, has exceeded an information-sending period pre- **determined** to be **equal** to the **premium** -updating period at which the **insurance** company updates

the premium paid by the contractor. If a negative judgment is made at...

11/3,K/6 (Item 6 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01392369

INSURANCE DESCRIPTIONS ADJUSTING SYSTEM
EINSTELLSYSTEM FUR VERSICHERUNGSBESCHREIBUNGEN
SYSTEME D'ADAPTATION DE DESCRIPTION D'ASSURANCE
PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza-Kadoma,
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INVENTOR:

KANAZAWA, Kiyoshi, 5-2-6, Kuraji, Katano-shi, Osaka 576-0051, (JP)
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KASHIMOTO, Takashi, 308-15, Hokkeji-cho, Nara-shi, Nara 630-8001, (JP)
KOBAYASHI, Tetsu, 17-72, Deyashiki-cho, Nara-shi, Nara 630-8423, (JP)
YOSHIMURA, Yasuo, 2363-303, Koizumi-cho, Yamatokoriyama-shi, Nara
639-1042, (JP)
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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1313043 A1 030521 (Basic)
WO 2001097119 011220

APPLICATION (CC, No, Date): EP 2001938676 010614; WO 2001JP5085 010614

PRIORITY (CC, No, Date): JP 2000180338 000615; JP 2001152077 010522

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 134

NOTE:

Figure number on first page: 01

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200321	1703
SPEC A	(English)	200321	23587
Total word count - document A			25290
Total word count - document B			0
Total word count - documents A + B			25290

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION of insured person. Basically, amount of premium goes up along with the increasing age of **insured** person; therefore, the premium amount after a renewal is **higher** than before. Therefore, in a renewal type **insurance**, sum of premiums payable through the entire term is **higher** than that of a fall-term **insurance**, although the initial premium amount is low with the renewal type **insurance**.

Basic **insurance** premium of life **insurance** is **determined** based generally on the expected mortality rate, the assumed interest rate and

the expected rate...

...is calculated based on statistics of an age group and gender group to which an **insured** person belongs. The assumed interest rate is a rate used when operating the insurance premium paid by insurance contractors. A portion of the **premium determined** based on the expected mortality rate and the assumed interest rate is called net insurance...health condition judging unit 22 and health improvement judging unit 23 are delivered to the **insurance** premium adjustment unit 25.

The **insurance** premium adjustment unit 25 adjust the premium by multiplying basic **premium** with a factor **determined** based on the results of judgements made, for example, by the response status judging unit...

11/3,K/7 (Item 7 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01086562

Life insurance method system and product

Lebensversicherungsverfahren, System und Produkt

Methode, systeme et produit d'assurance-vie

PATENT ASSIGNEE:

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INVENTOR:

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PATENT (CC, No, Kind, Date): EP 955595 A1 991110 (Basic)

APPLICATION (CC, No, Date): EP 98303563 980507;

DESIGNATED STATES: GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 159

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9945	326
SPEC A	(English)	9945	9902
Total word count - document A			10228
Total word count - document B			0
Total word count - documents A + B			10228

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION Description of Life Insurance

Many types of insurance policies are on the market today. Some **insure** against death or disability for a limited number of years only, while others cover an...

...duration of the contract; for some, premiums are fixed, whereas with others the policy owner **determines** the level of **premiums** to be paid, within certain guidelines. Some **insurance** promises a payment of policy benefits in one lump sum, whereas others provide for payment in a fixed number of installments.

Historically, life **insurance** benefit patterns have fit into one or a combination of three classes: "term life **insurance** ", "endowment **insurance** " and "whole life **insurance** ". Term life insurance pays a predetermined sum to a beneficiary if the insured's death occurs during a set number of years (the term of the insurance contract) that is **less than** an entire lifetime. Endowment insurance, like term insurance, pays a predetermined sum to a beneficiary...cost to fund a cross purchase, buy-sell agreement between A and B may be **equalized** in a situation where the shareholders have different ages, **risk** classifications or percentage ownership.

In determining the type or types of policies to use for the two or more contracts and to **determine** the optimal allocation of **premium** obligation, death benefit and cash value, if any, amounts between the policies certain information will be needed, preferably to be inputted by the **insurance** agent, from the prospective buyers involved in the **insurance** transaction. For example, the **insurance** company will be required to know who the **insured** person or persons will be for the contracts. The company will also need to know...

11/3,K/8 (Item 8 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01058922

Integrated insurance system and system method

Integriertes Versicherungssystem und Verfahren für das System

Système intégré d'assurance et méthode pour la système

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PATENT (CC, No, Kind, Date): EP 935208 A2 990811 (Basic)

EP 935208 A3 010221

APPLICATION (CC, No, Date): EP 98305539 980710;

PRIORITY (CC, No, Date): US 897060 970711

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 137
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9932	981
SPEC A	(English)	9932	8962
Total word count - document A			9943
Total word count - document B			0
Total word count - documents A + B			9943

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION illustration system, for targeting cash value and death benefit purposes.

Returning to Figure 6C, after calculating the age to stop health premium payments (step 637) the process shown in Figure 6D is executed. As shown in Figure...

...health insurance will be provided for the individual, is reached (step 642). The workers' compensation survivor's benefit is calculated based on the individual's salary (step 644). When the maximum...

11/3,K/9 (Item 9 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00727626

Method and apparatus for optimal portfolio replication

Verfahren und Apparat zum optimalen Replizieren von Portfolios

Procede et appareil pour la duplication optimale de portefeuilles

PATENT ASSIGNEE:

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INVENTOR:

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 686926 A2 951213 (Basic)
EP 686926 A3 960612

APPLICATION (CC, No, Date): EP 95303465 950523;

PRIORITY (CC, No, Date): US 248042 940524

DESIGNATED STATES: DE; ES; FR; GB; IT; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 224

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	524
SPEC A	(English)	EPAB95	9249
Total word count - document A			9773
Total word count - document B			0

Total word count - documents A + B 9773

INTERNATIONAL PATENT CLASS: G06F-017/60

...ABSTRACT it reflects that point in the risk/reward trade-off where a marginal cost of risk is equivalent to a marginal benefit attainable by assuming that risk. The method then uses the predefined set of available market instruments to identify a set of transactions that will create a replicating portfolio that will achieve the maximum risk-adjusted profit. The method and apparatus also derives the information required to compute a risk premium for pricing of portfolios in incomplete markets, and performs the computation. (see image in original ...

...CLAIMS wherein the maximum risk-adjusted result corresponds to a marginal cost of risk that is equivalent to a marginal benefit to be obtained from assuming that risk; and
(g) generating a set of transactions required to create a replicating portfolio from the set of available market instruments that will achieve the maximum risk-adjusted result.
2. The method according to claim 1, further comprising the step of computing a risk premium caused by an inability to determine a replicating portfolio that is a perfect replication of the target portfolio.
3. The method...

11/3,K/10 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01245519 **Image available**

COMPUTER CONTROL SYSTEM FOR NON-DEBT HOME FINANCING

SYSTEME DE CONTROLE INFORMATIQUE POUR LE FINANCEMENT DOMESTIQUE NON
CREATEUR D'ENDETTEMENT

Patent Applicant/Inventor:

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US (Residence), US (Nationality)

Legal Representative:

TRZYNA Peter K (agent), P.O. Box 7131, Chicago, IL 60680-7131, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200552750 A2 20050609 (WO 0552750)

Application: WO 2004US39041 20041119 (PCT/WO US04039041)

Priority Application: US 2003719474 20031121

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LU MC NL PL PT
RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 34339

Main International Patent Class: G06F

Fulltext Availability:

Claims

Claim

... Data 18) for the appropriate annualized Treasury

33

bond interest rate for bonds of an equivalent average life to the residential estate for years, plus an appropriate risk /illiquidity premium, as discussed above. To compute the residential remainder interest purchase price, the property sale price, together with any extra expenses...

11/3,K/11 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01233620 **Image available**

SYSTEMS AND METHODS FOR HEDGING AGAINST RISKS ASSOCIATED WITH DISTRESSED INSTRUMENTS

SYSTEMES ET PROCEDES DE COUVERTURE CONTRE DES RISQUES ASSOCIES A DES INSTRUMENTS EN DIFFICULTE0

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Patent Applicant/Inventor:

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Legal Representative:

ROGERS Laurence S (et al) (agent), Fish & Neave IP Group, Ropes & Gray LLP, 1251 Avenue of the Americas, New York, NY 10020, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200540968 A2 20050506 (WO 0540968)

Application: WO 2004US27676 20040824 (PCT/WO US04027676)

Priority Application: US 2003498392 20030827; US 2003501538 20030908

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7748

Main International Patent Class: G06F

Fulltext Availability:

Detailed Description

Detailed Description

... e., the date the proposed transaction is entered into - or at any other time. Alternatively, **risk** protection premium 312 may be divided into **equal** payments that are periodically payable - e.g., at the beginning of each month, quarter or...

...provider of protection 302 during the term of the proposed transaction. The amount of **risk** protection **premium** 312 may be **determined** using a Black-Scholes option pricing analysis. Such an analysis may be based on the sum of the credit **risk** associated with purchaser of protection 301 and an additional risk premium. The sum of the...

11/3,K/12 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01227340

METHOD OF CALCULATING PREMIUM PAYMENT TO COVER THE RISK ATTRIBUTABLE TO INSUREDS SURVIVING A SPECIFIED PERIOD

PROCEDE DE CALCUL DU PAIEMENT D'UNE PRIME PERMETTANT DE COUVRIR LE RISQUE ASSOCIE A DES PERSONNES ASSUREES VIVANT AU-DELA D'UNE PERIODE SPECIFIEE

Patent Applicant/Inventor:

PARANKIRINATHAN Kiritharan, 3 Timber Springs Road, New Fairfield, CT 06812, US, US (Residence), US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200533999 A1 20050414 (WO 0533999)

Application: WO 2004US30137 20040914 (PCT/WO US04030137)

Priority Application: US 2003507170 20030930; US 2003743201 20031222

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12674

METHOD OF CALCULATING PREMIUM PAYMENT TO COVER THE RISK ATTRIBUTABLE TO INSUREDS SURVIVING A SPECIFIED PERIOD

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

METHOD OF CALCULATING PREMIUM PAYMENT TO COVER THE RISK ATTRIBUTABLE TO INSUREDS SURVIVING A SPECIFIED PERIOD

This application claims the benefit of U.S. Provisional Application entitled "Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period", Serial Number

60/507,170 filed September 3 0, 2003 and U...

...the adverse financial consequences of survival risk to a third party and a means for **calculating** the **premium** for said insurance. Said insurance is referred to herein as " **survival** risk insurance". Said third party is referred to herein as the Coverage Recipient. The party providing **survival** risk insurance is referred to herein as the Coverage Provider.

The method for a Coverage...

...risk insurance policy premium payable by the Coverage Recipient to the Coverage Provider would be **calculated** using a method of **premium calculation** . The method may be expressed in a formula. The results of the formula may be...

...of multiple copies of the formula may be calculated using a spreadsheet.

The formula to **calculate** the **survival** risk insurance policy **premium** is a function of

Page 8 of 35

N41,6fithe insured from the beginning to...

...1.

Page 1 0 of 35

-M&Uts, f6r!'CdIeardtfttrg`P-fthiWm

A means for **calculating** the **premium** for a **survival** **risk** **insurance** policy comprises the following five steps.

Step I

For each life in a selected group of **insured** lives, determine the present value of a survival **risk** benefit payable by a Coverage Provider to a Coverage Recipient. The survival **risk** benefit for each life is **equal** to a percentage of the life insurance benefit of the insured life. The life insurance benefit is **equal** to the death benefit or endowment benefit, depending upon whether or not the insured lives...

...the Coverage Provider reimbursementf'.

Step

For each life in a selected group of insured lives, **calculate** a single **premium** for the **survival** risk insurance policy. The single premium is at least **equal** to PVI minus PV3. The single premium may also include factors attributable to the expense and profit of the Coverage Provider, the default **risk** attributable to the **insurance** company which issued the original of life **insurance**

Page 1 1 of 35

polfe)@...'s-ailld.,tlfeVdOfhUltlm.'"sk-':ht@tih@,15ut,abletotheCoverageRecipient,otherexpensesandprofitsfor the Coverage Provider.

Alternatively, for each life in a selected group of **insured** lives, **calculate** an annual **premium** for the **survival** **risk** **insurance** policy. The annual premium would be paid over a premium paying period. The annual premium is **equal** to the single premium divided by a life annuity due factor.

The life annuity due...

...the present value of \$1.00 payable at the beginning of each year of the **premium** paying period. It is **calculated** based on an assumption of the

probability of the **insured** life's **survival** during the premium paying period. It also is based on an interest rate set by...receive loan interest from the Coverage Recipient in addition to the premium for the **survival risk** policy. The Coverage Recipient will repay the loan upon receiving the death benefit when the **insured** life actually dies.

This variation may allow T1 and T2 to be set **equal** to I.O. That is, no tax adjustment would be necessary.

Alternatively, loan interest may be taken into account in **calculating** the **premium** payable to the Coverage Provider by the Coverage Recipient so that the Coverage Recipient does...

...the specified period.

Lk may include partially accrued loan interest in the year of the **insured** life's actual death. This depends on when in the year of death the principal and the accrued loan interest is paid to the Coverage Provider.

The default **risk** attributable to the Coverage Recipient may be adjusted to reflect a change in default **risk** under this variation.

Numerical Examples.

Example I

A **premium** is **calculated** for a **survival risk** insurance policy on a single **insured** life. The **insured** life under an original life **insurance** policy is a male nonsmoker who is age 70 at a beginning date. The mortality rate assumed by the Coverage Provider for the **insured** life is 900% of the 1990-95 Basic Select and Ultimate Mortality Table developed by the Society of Actuaries.

Page 16 of 35

W **equals** age 1 00. T 1 is set **equal** to 0. 80. T2 is set **equal** to 0. 65. F is set **equal** to I %. G is set equal to 2%. E is set equal to 1%.. H...

...previously given values, $PV3 \ 1 \ 1827 * 0.46319 * \$705 \ 40 = \$3 \ 8,628$
0 Sto : **Calculate** the single **premium**, SP RT, for the **survival risk** insurance associated with this insured life's life insurance policy, m, using the formula...

...29,071 This can be expressed approximately as 2.9% of the death benefit.

Step : **Calculate** the total **premium** for the **survival risk** insurance policy by summing the individual policy calculations using the formulas.

SPR = I SPRm...

...l+i) is 1 And, since 3OP70 0, the T2 expression in the formula is **equal** to 0.

Therefore, the value of $PV3 = (0.51107 + 0) * -1.039487 * \$1,000,000...$

...SPRM means the death benefits the Coverage Provider would receive under this variation are worth **more** **than** the benefit that would be provided by a **survival risk insurance** policy. Therefore, a Coverage Recipient would

conclude that this is an inappropriate variation to apply

1 0

Example 3

Calculate the premium for Variation 2 using the data from Example 1, unless otherwise indicated.

Variation 2, as described above, assumes a schedule of payments equal to \$100,000 will be paid by Coverage Provider to the Coverage Recipient at the...

...35

AltM!ati*eIy.II'4Hdf iititripat-dd-lohn;@'itterest could be included in the calculation of the survival risk insurance premium b in Oyj luding the term.
70@
1
LSPR" =10P70 *V"' Vt+1-10 Ot...

...on the assumption that it would receive, at least, a percentage of the death proceeds equal to the amount paid by the Coverage Provider to the lender at the end of...

...acceptable rate from the end of the specified period until the actual death of the insured life.

In addition, the Coverage Provider may undertake the responsibility to maintain the policy in...

...35

The following provides numerical example of how the present invention would be applied to calculate a premium for a survival risk insurance policy used in this sales or marketing concept.

This numerical example is based on an Age 65 Male Nonsmoker. The Coverage Provider assumes mortality equal to 100% of the 1990-95 Basic Select and Ultimate Mortality Table.
Other variables are...

...968,017 = \$2,618,661

Table 6 following provides additional information required to complete the calculation of the survival risk premium for this example.

Since the death benefit for the life insurance policy, DB', varies year ...

...In this application the Coverage Provider will continue the premium paying obligation to the life insurance company that issued the life insurance policy on the insured life until the Coverage Provider received sufficient death proceeds to satisfy its pricing requirements.

The following provides a numerical example of how the present invention would be applied to calculate a premium for a survival risk insurance policy used in this application.

This numerical example is based on an Age 70 Male...

...1,000 identical policies for a single premium of \$546,938,000 paid to an insurance company which issued the life insurance policies. Said single premium was determined to be sufficient to keep the policies in force for 15 years under the Coverage Recipient's assumptions.

The Coverage Recipient assumed mortality equal to 125% of the 1990-95

Basic Select and Ultimate Mortality Table for the 1,000 identical **risks**. The Coverage Provider assumed mortality **equal** to 100% of the 1990-95 Basic Select and Ultimate Mortality Table. Other variables...

...Coverage Recipient.

The survival risk insurance policy purchased by the Coverage Recipient will pay amounts **equal** to the death benefits of the survivors of the specified period, N, with respect to...

...The Coverage Provider will charge a premium to the Coverage Recipient for the survival risk **insurance**.

I 0

The Coverage Provider will make its own mortality and other assumptions in **calculating** the **survival risk insurance premium**. In particular, the mortality rate assumptions used by the Coverage provider may not be the...

...The following provides a numerical example of how the present invention would be applied to **calculate** a **premium** for a **survival risk insurance** policy used in this sales or marketing concept.

For a male, age 70, nonsmoker, a Coverage Provider assumes mortality rates **equal** to 900% of 1990-95 Basic Select and Ultimate Mortality Table. Values for the other...

11/3,K/13 (Item 4 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01218955 **Image available**

NUMERICAL CALCULATION DEVICE AND NUMERICAL CALCULATION PROGRAM

DISPOSITIF ET PROGRAMME DE CALCUL NUMERIQUE

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200527005 A1 20050324 (WO 0527005)

Application: WO 2003JP11508 20030909 (PCT/WO JP03011508)

Priority Application: WO 2003JP11508 20030909

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC

SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: Japanese

Filing Language: Japanese

Main International Patent Class: G06F-017/60

English Abstract

A numerical calculation device (10) calculates an option premium relating to a barrier option and/or a value of option risk index. The device includes a magnitude relation judgment section (13) and a calculation execution section...

...the magnitude relation between a value of volatility v used in calculation of the option risk index and a threshold value of volatility v where generation of overflow is predicted in advance. When the value of volatility v is judged to be equal to or greater than the threshold value, the calculation execution section (14) executes calculation of the option risk by...

11/3,K/14 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01213391

ENHANCED PARIMUTUEL WAGERING

PARI DU TYPE PARI MUTUEL AMELIORE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200519986 A2 20050303 (WO 0519986)

Application: WO 2004US25434 20040806 (PCT/WO US04025434)

Priority Application: US 2003640656 20030813

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 182513

Main International Patent Class: **G06F**
Fulltext Availability:
Detailed Description

Detailed Description

... for Corporate earnings and revenues, however, provide market participants with a concrete price for the **risk** that earnings and revenues may vary from expectations and permit them to **insure** or hedge or speculate on the **risk** .

Many data services, such as 11BES and FirstCall, currently publish estimates by analysts .5 and a consensus estimate in advance of quarterly earnings announcements. Such **estimates** can form the basis for indicative opening returns at the commencement of trading in a...

11/3,K/15 (Item 6 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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01146409 **Image available**

LIFE INSURANCE CONTINUATION PLAN
PLAN DE PROLONGEMENT D'ASSURANCE VIE

Patent Applicant/Inventor:

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KUHN Don R, 1616 Dickey Str., Fallbrook, CA 92020, US, US (Residence), US
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200468305 A2 20040812 (WO 0468305)

Application: WO 2004US2089 20040127 (PCT/WO US04002089)

Priority Application: US 2003442503 20030127; US 2003604752 20030814

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7953

Main International Patent Class: **G06F**
Fulltext Availability:
Detailed Description

Detailed Description

... carry the policy to age 1 00; this means they are often overpaying for

their **insurance** because most people will not live to age 100. Unlike the present invention, the just...

...calculated to age 100. It is also important to keep in mind that the newly **calculated premium** will be higher for those with **less than** average health which compounds the overpayment even more. Unlike the present invention, the just described second policy is often **calculated** with **premiums** which are **higher than** the just described policy which was surrendered.

6

People, on average, would prefer that any...

...aggregate to benefit their heirs rather than investors. Additionally, in some cases, money from life **insurance** is oftentimes not needed in retirement. For these reasons, viatical settlements -and senior settlements do...

11/3,K/16 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01141778 **Image available**

METHOD OF EXPEDITING INSURANCE CLAIMS

PROCEDE POUR ACTIVER LE TRAITEMENT DE DECLARATIONS DE SINISTRES

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Legal Representative:

COHEN Eric (et al) (agent), Welsh & Katz, Ltd, 120 South Riverside Plaza, 22nd Floor, Chicago, IL 60606, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200463855 A2-A3 20040729 (WO 0463855)

Application: WO 2003US41711 20031231 (PCT/WO US03041711)

Priority Application: US 2003438019 20030104; US 2003740066 20031218

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD

SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17011

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... probability and frequency of a loss, adds a safety margin and then charges a **premium** based upon the **calculated**

probabilities.

[00031 On the average, insurance companies are profitable based upon their ability to accurately...

...1.05 to \$1.20 or higher in covered damages plus loss adjusting expense. To **survive**, the insurance company must control costs and provide quality claim service. Accordingly, a need exists...

11/3,K/17 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01127112 **Image available**

A METHOD AND SYSTEM FOR AUTOMATED INSURANCE PRICING AND RENEWAL NOTIFICATION

PROCEDE ET SYSTEME PERMETTANT DE DETERMINER DE FACON AUTOMATIQUE LE PRIX D'UNE ASSURANCE ET DE NOTIFIER SA RECONDUCTION

Patent Applicant/Assignee:

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Legal Representative:

SCHECHTER Peter C (et al) (agent), Darby & Darby P.C., P.O. Box 5257, New
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200449114 A2-A3 20040610 (WO 0449114)

Application: WO 2003US36802 20031113 (PCT/WO US03036802)

Priority Application: US 2002428730 20021122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD
SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5910

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... below B; (b) the property occupancy is X, Y, or Z; or (c) the total insured value is more than W. For automatically priced contracts, a premium is calculated based on a formula and the cedent can renew the contract for the automatically determined premium by communicating directly with the system, without personal involvement from the

reinsurer.

8

If the...

11/3,K/18 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01123815 **Image available**

RISK DATA ANALYSIS SYSTEM

SYSTEME D'ANALYSE DE DONNEES DE RISQUE (RDA)

Patent Applicant/Assignee:

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Legal Representative:

MCLEISH Nicholas Alistair Maxwell (et al) (agent), Boulton Wade Tennant,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200446979 A2 20040603 (WO 0446979)

Application: WO 2003EP13019 20031118 (PCT/WO EP03013019)

Priority Application: US 2002299960 20021118

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU
SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17039

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... leakage = Gross Leakage X p (3)

The propensity factor is a value less than or **equal** to one that
represents the likelihood that the sufficient premium, fee or interest
rate would...

...is a measure of leakage that represents the costs incurred by an entity
on a **risk** that should not have been assumed. Finally, **premium** is a
measure of leakage that represents the fees, interest and/or premiums
that were not obtained due...

11/3,K/19 (Item 10 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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01112352 **Image available**

METHOD AND SYSTEM FOR SELECTING BETWEEN ALTERNATIVES

PROCEDE ET SYSTEME PERMETTANT DE CHOISIR ENTRE PLUSIEURS ALTERNATIVES

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200434232 A2-A3 20040422 (WO 0434232)

Application: WO 2003US32381 20031010 (PCT/WO US03032381)

Priority Application: US 2002417857 20021011

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC
SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14425

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... two, but an investor who is somewhat more conservative might also
decide to take the **risk** of the uncertain outcome since the **risk**
premium is **higher than** the previous scenario. These examples, like
prior methods of determining **risk** tolerance for an individual do not
quantify the difference between an aggressive investor and a conservative
investor.

The equation for **calculating** the **risk premium** in the examples may
be expressed by.

$RP = EMV - CE$ Eqn. I

where

RP = **Risk premium**

EMV = Expected market value

CE = Certainty **equivalent** .

1 0 For example 2 above $RP = 1050000 - 1049000 = \19000

For Example 3 above $RP = 105,000 - 103,000 = \$2,000$

The calculation of the investor **risk** tolerance to determine at what
risk premium a particular investor will trade an uncertain outcome for a
certain outcome is the first step in determining a utility or certainty
equivalent for each alternative and in ranking the 15 alternatives in

response to the utility or certainty **equivalent** in block 108. An extremely risk averse investor, who would have a risk tolerance of...

11/3,K/20 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01091530 **Image available**

METHOD AND SYSTEM FOR INSURING LONGER THAN EXPECTED LIFETIME

PROCEDE ET SYSTEME DESTINES A ASSURER UNE PERSONNE SUR UNE DUREE PLUS LONGUE QUE LA DUREE DE VIE PREVUE

Patent Applicant/Inventor:

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HILL-STRATHY Pippa Catherine, 8614 Montgomery Avenue, Wyndmoor, PA 19038,
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200413794 A2 20040212 (WO 0413794)

Application: WO 2003US22734 20030722 (PCT/WO US03022734)

Priority Application: US 2002399694 20020801

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE

SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7145

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

English Abstract

...lives a longer than expected lifetime. The method comprises the steps of determining a target **survival** date for the insured; **determining** a **survival** benefit; receiving a **premium** in exchange for payment of the **survival** benefit to a **survival** -beneficiary upon **survival** of the insured to the target **survival** date; and paying the **survival** benefit to the **survival** -beneficiary based on the insured **surviving** to the target **survival** date.

Detailed Description

... any, that would be payable should the Insured die prior to receiving the survival benefits; **determining** the single **premium** or limited number of premiums that are to be paid to purchase the insurance protection...

...from the policy owner as per the terms of the contract; and disbursing death and **survival** benefits as per the terms of the contract.

The exemplary method may also comprise determining...

...Once the desired survival benefits and target survival date are known, at Step 114 the **premium** schedule is **determined** based on inputs 115.

Exemplary inputs 115 may include i) Actuarial probability of death benefits...

Claim

... insured, the method comprising the steps of:
determining a target survival date for the insured;
determining a **survival** benefit;
receiving a **premium** in exchange for payment of the
survival benefit to a **survival** -beneficiary upon **survival** of the insured to the target **survival** date; and
paying the **survival** benefit to the **survival** -beneficiary based on the insured **surviving** to the target **survival** date.

2 The method according to claim 1, further comprising the step of:
paying a...

...least one assessment.

6 The method according to claim 5. further comprising the step of **determining** the **premium** in accordance with the choice of **survival** benefit.

7 The method according to claim 5,, wherein the survival benefit is further determined...

...benefit beneficiary.

8 The method according to claim 1., wherein at least one of the **premium** and the **survival** benefits are **determined** in accordance with an estimate of a death subsidization available from the premiums received in...

...to other insureds.

9 The method according to claim 1, further comprising the step of **determining** a **premium** and wherein the step of **determining** the **survival** benefit comprises choosing the **survival** benefit in accordance with the affordable premium.

10 The method according to claim 1,, wherein...

...benefits,, if any, be payable should the insured die prior to the predetermined date;
f) **determining** one of a single insurance **premium** and plurality of insurance **premiums** for the insurance plan;
g) **determining** tax consequences of the payment of any death and/or **survival** benefits;
h) adjusting at least one of the premiums and benefits based on

is any local country tax criteria; and
i) disbursing at least one of death and **survival** benefits as per the contract.

20 The method in accordance with claim 20, wherein step...

11/3,K/21 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01073076 **Image available**

METHOD AND APPARATUS FOR PROTECTING AN ENTITY AGAINST LOSS IN ITS VALUATION
PROCEDE ET APPAREIL DE PROTECTION D'UNE ENTITE CONTRE UNE PERTE DE SA
VALEUR

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Patent and Priority Information (Country, Number, Date):

Patent: WO 2003102733 A2-A3 20031211 (WO 03102733)

Application: WO 2003US17156 20030529 (PCT/WO US03017156)

Priority Application: US 2002384198 20020529

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE
SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11362

Main International Patent Class: G06F-017/60

International Patent Class: G06F-155/00

Fulltext Availability:

Detailed Description

Detailed Description

... of the policy. In the version of Figure 8A, the %PROB may be used to
calculate a **premium** associated with a particular policy. Specifically,
the

premium may be made an amount **equal** to the %PROB multiplied by a
desired

1 5 payout, Z, plus any markup to account for overhead, added profit,
etc. 360.

Accordingly, if the **insured** company desires a one million dollar payout
as protection against a negative event, and if...

...the payout. A determination is then made as to the %PROB of a payout
that **equals** at least one half of the maximum payout (1/2 cap) 375. The
premium is...

...in relation to the determined value. For example in the version shown, 30 the **premium** is **determined** to be an amount **equal** to the %PROB multiplied by (1/2 cap) plus a markup, if any 380.

The...

...of ways. For example, by holding down the cost of overhead and/or by providing **insurance** to a large number of entities thereby distributing the risk over a larger number of...suffers a loss in valuation as a result, then the company may collect a payout **equal** to 50% of the loss. The precise definitions of what makes up a loss may...

...contractually agreed upon. In addition, the percentage of the cap (%CAP) that makes up the **premium** must be **determined** or set. In one version, this %CAP is determined by the **insurance** provider. The 0 period of the policy (PERIOD), such as 1 month, 6 months, 1...

11/3,K/22 (Item 13 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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01066880

**METHOD AND APPARATUS FOR DETERMINING A PREMIUM FOR AUTOMOBILE INSURANCE
PROCEDE ET DISPOSITIF PERMETTANT DE DETERMINER UNE PRIME D'ASSURANCE
AUTOMOBILE**

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200396241 A2 20031120 (WO 0396241)
Application: WO 2002GB2207 20020513 (PCT/WO GB0202207)
Priority Application: WO 2002GB2207 20020513

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3241

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description
Claims

Detailed Description

... event of an accident if the mileage noted at the time of the accident is **higher than** anticipated.

According to the invention, there is further provided a method of operating a computer configured for the **calculation** of vehicle **insurance premiums**, the computer including a database for storing information relating to the vehicle and one or more drivers and a processor for **calculating the insurance premium**, the method including the steps of.

receiving an input indicative of the mileage travelled by...

...event of an accident if the mileage noted at the time of the accident is **higher than** anticipated.

An embodiment of the invention will be described for the purpose 'of illustration only...

...the accompanying drawing, which is a schematic diagram illustrating the conce@t of processing automobile **insurance** according to the method of the invention. Referring to the drawing, an apparatus 10 for **determining an insurance premium** includes a processor 12. The processor 12 is capable of receiving various inputs in order to allow it to **calculate an insurance premium**.

The processor 12 can receive vehicle data, represented by box 14. The vehicle data will...

Claim

... 000 miles 1.3X, etc.

The invention is not limited to any precise manner of **calculation** of the

premiums. As the **insurer** builds up knowledge over time of the relationship between miles travelled and accidents occurring, the **insurance premiums** may be adjusted to reflect more accurately the **risk** involved for any particular mileage.

The **premium** will normally be **calculated** for a forthcoming year, using I I the previous year's mileage as a guide...

...of a year, it turns out that the mileage covered in the previous year was **more than** that on which the premium was based, a balancing payment may be requested from the **insurer**. In the event of an accident, the owner of the vehicle may be requested to...

...making a claim. If it turns out that the mileage covered by the vehicle is **more than** has been paid for, a balancing payment may a ain be requested. Individual insurers could decide how to deal

. 9

with situations where, for example, a motorist had covered **less than** their annual limit, but in a short space of time. For example, vehicles

could be...

...maximum monthly mileage above which an additional premium There'is thus provided a method of **calculating insurance premiums** which allows the vehicle's mileage to be taken into account without requiring the fitting...

...event of an accident if the mileage noted at the time of the accident is **higher than** anticipated.

13 A method of operating a computer configured for the **calculation** of vehicle **insurance premiums**, the computer including a database for storing information relating to the vehicle and one or more drivers and a processor for

calculating the insurance premium, the method including the steps of:

receiving an input indicative of the mileage travelled by...

...event of an accident if the mileage noted at the time of the accident is **higher than** anticipated.

26 Apparatus for **calculating a premium** for vehicle **insurance**, the value of the premium depending at least partly on the mileage travelled by the...

11/3,K/23 (Item 14 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01056423 **Image available**

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200385491 A2-A3 20031016 (WO 0385491)

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

Priority Application: US 2002115505 20020402

Designated States:

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG

SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 136258

Main International Patent Class: G06F-017/60
Fulltext Availability:
Claims

Claim

... and method of the present invention is that, in preferred embodiments, the amount of credit **risk** associated with a group of contingent claims can readily be calculated. 136 In preferred embodiments, the calculation of credit **risk** for a portfolio of groups of DBAR contingent claims involves **computing** a credit-capital-at-**risk** ("CCAR") figure in a manner analogous to the computation of CAR for market **risk**, as described above. The computation of CCAR involves the use of data related to the...

11/3,K/24 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01023509

CROSS REFERENCE TO RELATED APPLICATION

SYSTEME ET PROCEDE PERMETTANT DE FIXER LE PRIX D'UNE ASSURANCE CONTRE UNE
DEFAILLANCE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200352549 A2-A3 20030626 (WO 0352549)
Application: WO 2002US39448 20021210 (PCT/WO US02039448)
Priority Application: US 2001340306 20011214

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prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK
SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK
TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 12976

Main International Patent Class: G06F-017/60
Fulltext Availability:

Detailed Description

Detailed Description

... k) (m) a plurality of times.

In an exemplary embodiment, the plurality of times is **greater than 5**.

9

In an exemplary embodiment, the method includes ...steps (k) (in) until the difference between the calculated price and the derived price is **less than** a specified tolerance.

In an exemplary embodiment, the method includes the step of **calculating** an **insurance premium** associated with a default of the at least one of a plurality of securities based...

11/3,K/25 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01018900 **Image available**

SYSTEM AND METHOD FOR DEVELOPING LOSS ASSUMPTIONS

SYSTEME ET PROCEDE DE DEVELOPPEMENT D'HYPOTHESES DE PERTE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200348891 A2-A3 20030612 (WO 0348891)

Application: WO 2002US35953 20021108 (PCT/WO US0235953)

Priority Application: US 2001334261 20011129

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI

SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7390

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... lower end of the normal range, the actuary must make an assumption of how much **less than** the standard mortality the mortality rate will be

for this subset to determine the premium price for this subset of people.

Further, in the creative design of products, actuaries will have to develop the appropriate assumptions of loss in which there may be multiple risk factors, each one, individually or in combination with other factors, derived from different studies and...

11/3,K/26 (Item 17 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01009617

A METHOD AND COMPUTER SYSTEM FOR ADMINISTERING INVESTMENTS MADE BY AN INVESTOR

PROCEDE ET SYSTEME INFORMATIQUES DE GESTION DES INVESTISSEMENTS D'UN INVESTISSEUR

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200338691 A2 20030508 (WO 0338691)

Application: WO 2002DK724 20021031 (PCT/WO DK0200724)

Priority Application: DK 20011609 20011031; US 2002366248 20020322; DK 20021363 20020916

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK (utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model) FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK (utility model) SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 31465

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... life annuity, where money are paid out as long as the policyholder is

alive. A risk premium being paid to the policyholder in every period. This risk premium normally would equal an estimated mortality, u,, of the policyholder times the deposit account. At termination, at death, the individual account 2 is transferred to whatever took care of the risk premium being paid while the policyholder was alive. This could typically be the risk taker account 1, but it could also be some external insurance unit. So, while the life annuity is still not being paid out we have for...

11/3,K/27 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00988008 **Image available**

FINANCIAL PORTFOLIO RISK MANAGEMENT

GESTION DU RISQUE DU PORTEFEUILLE FINANCIER

Patent Applicant/Assignee:

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M5R 2N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200317041 A2-A3 20030227 (WO 0317041)

Application: WO 2002US25491 20020809 (PCT/WO US0225491)

Priority Application: US 2001930786 20010815

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS

LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15495

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... at the beginning of the period in

riskless bonds question. They are also compared to equivalent flows into a riskless bond. And the difference between actual and riskless gains is calculated.

This allows calculation of the risk premium

How are the different sectors Yield and volatility of my portfolio contributing to breakdown by sector

growth and risk ?

What is my tax exposure? Capital gains and other taxable exposure

Table 1

In another embodiment of the current invention, the financial risk management system performs a risk /reward analysis of a current financial portfolio. Table 2 below illustrates an exemplary current portfolio...

11/3,K/28 (Item 19 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00950311 **Image available**

SYSTEM, METHOD AND PRODUCT FOR MANAGING THE AFTER TAX DEATH BENEFIT OF AN INVESTMENT

SYSTEME, PROCEDE ET PROGRAMME INFORMATIQUE PERMETTANT DE GERER UN INVESTISSEMENT DE MANIERE A ACCROITRE LA PRESTATION DE DECES APRES IMPOT DE L'INVESTISSEMENT

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MORELL Mike, 33 Heather Ridge, Shelton, CT 06484, US, US (Residence), US (Nationality)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200284450 A2-A3 20021024 (WO 0284450)

Application: WO 2002US15251 20020412 (PCT/WO US0215251)

Priority Application: US 2001283718 20010413

Designated States:

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10960

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

...an investment and periodically accesses the value of the investment (110). The computer program then **determines** an **insurance premium** that will provide a death benefit based on the assessed value of the investment (140). Next, the computer program receives information of receipt of the **insurance premium** (150). The **insurance premium** provides a life **insurance** death benefit of forty percent of the assessed value of the investment. Even if the...

...death benefit ensures that the beneficiaries receive an after-tax death benefit that can be **greater than** the pre-tax value of the investment.

Detailed Description

... to an investment and periodically assesses the value of the investment. The computer program then **determines** an **insurance premium** that will provide a death benefit based on the assessed value of the investment. Next, the computer program collects the **insurance premium** by, for example, debiting assets not included in the investment or debiting assets of the investment. In the preferred embodiment, the **insurance premium** provides a life **insurance** death benefit of forty percent (40%) of the assessed value of the investment. By selecting the life insurance death benefit to be **greater than** the estimated maximum income tax on the investment, the life insurance death benefit ensures that the beneficiaries receive an after-tax death benefit that is substantially **equal** to or greater than the pre-tax value of the investment even if the investment...

Claim

... value.

10 The method of claim 9, wherein said percentage of said first value is **greater than** the maximum tax rate.

11 The method of claim 9, wherein said percentage of said...

...annuity.

13 The method of claim 2, further comprising the step of providing said life **insurance** death benefit.

14 The method of claim 1, further comprising ...the steps of:

35

assessing a second value of the investment;

determining a second life **insurance** death benefit based on said second value;

determining a second **premium** of said second life **insurance** death benefit;

receiving said second premium;

providing life **insurance** for said second life **insurance** death

benefit; and wherein said first life **insurance** death benefit is

different from said second life insurance death benefit.

15 A computer system...

11/3,K/29 (Item 20 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00939231 **Image available**

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2002US7534 20020313 (PCT/WO US0207534)

Priority Application: US 2001275030 20010313; US 2001333748 20011129

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prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

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Publication Language: English

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Fulltext Word Count: 118771

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... E (J+gmssit Total FundAdvFee+T0"lFundExPFee 165

365

t r 365

LOAD AND MODULE **CALCULATION** DEFINITION

5A GENERAL DESCRIPTION

For any given schedule of compensation, the illustration system will
calculate...

...matched basis as a percent of premium load or apply this to the
unmatched charge **calculation**, which would recoup the State **Premium**
tax through non-percent of premium loads developed by using module 2. See
restrictions on...charges for any given year.

5 5 Surrender Charges and Givebacks

Surrender Charges will be **calculated** based on the Target **Premium** for
the Segment. The cumulative surrender charge will **equal** the sum of the
surrender charge for each segment.

87

Givebacks will be calculated based...

...actual premium received during the first duration of a coverage segment. The cumulative giveback will **equal** the sum of the givebacks for each segment.

Thus,

#Ofseg

SurrenderCharget = E(r T arg...to GLP limit. Calculate PV using the same factors used in the GLP and GSP **calculations**. Tenn **Premium** would be treated as QAB and not counted as part of the 7-pay premium.

100

Riders can exist. for one or both insureds in a **survivorship** case. Payment for this rider is charged to the account value. The amount of the...amount post-issue.

7.22 Policy split rider

This rider provides a benefit that a **survivorship** policy can be split into two single life policies at any time in the future...requiring new 7702A testing. (7-Pay testing) Target premium for the increased coverage will be **calculated** using the original target **premium** factor, which is a rate per \$ 1 000 of coverage issued. The policyholder would receive...

...seven years of a material change would require retest the original policy for compliance. For **survivorship** policies, any decrease below the original issue amount throughout the entire life of the policy...

...last material change for a single life plan or over the entire lifetime for a **survivorship** policy. In addition, any future premiums received would need to be tested at the new...

...for a single life contract or over the entire life of the contract for a **survivorship**. So if at issue a death benefit decrease, lets say down to \$700,000 was...AV/(7-year annuity)) This would be a material change and a new 7-pay **premium** is **calculated** at the higher face amount, the contract is treated as a new contract for 7...policy inforce during the surrender charge period for the initial coverage segment only if the **premiums** paid to date accumulated at 4% interest exceed the accumulated GMDB premiums had they been...

...calculate the commissions for illustration purposes will be are:

Commissiont = Cominission%t + TrailComm%t + ServiceComm%t

As **calculated** in the sections below.

; 3.1 Percent of Premium Commissions

Percent of Premium Commission are...

...target premiunis, there is a five duration lookback for applying the commission to the target **premiums**. The **calculation** is similar and the oldest outstanding duration is filled first. Excess Commission result when premium...

...for the most recent 5 durations. Using the same factors used in Section 6 3 **calculate** the percentage of **premium** based commission as

Percent of Premium Commissions

114

ConunTarget%t =CommTarget%MIt x M1%+CommTarget%M2...GLP is paid each year.

GLP,GSP)

GuidelinePremiumTest-Part1: Y.Premiums<max(E

The Guideline **Premiums** are **calculated** using the guaranteed mortality and current expense factors for the policy. For the GLP calculation...

...For the GPT test, these Corridor Factors are currently
 CorrFactor based on Attained Age
 For **Survivorship** Policies use the attained age of younger insured
 Age % Age % Age %
 0-40 250...maxage-issueage (inthiscasell0-x)
 Then, for each t working backwards from o until t--1, **calculate**
 GSP TaxGuar durGSP it
 A x+t
 $l = vt \text{ qx} + t - 1 \text{ durGSP } i + (1...$

...case 1 10-x)
 Then, for each t working backwards from o) until t-- 1, **calculate**
 TaxGuar p x+t-I TaxGtw qx+t-1
 ExpperKt,, + f latExtrat 1
 (Vt TaxGuarp...

...The Corridor Factors to be used are defined as the inverse of the net
 single **premiums** **calculated** for each age using a 4% interest rate and
 guaranteed mortality charges. No allowance for...

...allowed. The Net Single Premiums at the beginning of the year will be
 used in **calculating** the Corridor Factor for the entire year. The
 Account Value and Death Benefit formulas in...

...pay test and period would begin from the time of the triggering event.
 8 1 **Calculating** the 7-Pay **Premium**
 8 1.1 7-Pay **Premium** **Calculated** at issue
 The 7-Pay **Premium** is **calculated** at issue or at a material change
 using the lowest amount of death benefit coverage...

...testing date for single life policies, over the entire remaining life of
 the policy for **survivorship** policies. The 7-Pay premium will then
equal the premium that would pay up this death benefit in 7 annual
 premium payments using...lower benefit had been in effect when the
 original test was done. (the 7-Pay **premium** would be **calculated** using
 the lower benefit) This means going back to check if the premium is paid
 would...

...death benefits or other changes in the contract that were not considered
 in a previous **calculation** of the 7-pay **premium**. If there is a
 material change the contract is considered a "new" issue for 7...

...The increase is based on some broadly defined index, like CPI.
 8 3.1 Necessary **Premium** Test - GPT
 To **calculate** whether a **premium** is "necessary" for contracts that use
 the Guideline Premium Test.
 7PayDB GLp
 $= \text{GLPfactor} \times 7\text{PayDB}...$

...purposes, the Necessary Premium is floored at 0, ie a negative amount
 here without a **premium** payment does not automatically trigger a
 material change. However, should this occur a flag should be noted to
 check into what is going on.)
 Define,
 $J - \%M = \text{Equals}$ the Current Gross Premium being less current premium
 loads
 $AV = \text{Equals}$ the Current Gross AV...If the CVAT test is selected then the
 maximum, premium that can be paid is **equal** to
 1 DBO'O
 Maximum Premium at Issue CVAT test Y1
 Corr,,
 9 2 7702A...

...the system needs to check the MEC status of the policy. We may require that **insured** sign an acknowledgement to issue a policy that fails to qualify as non-MEC. It...

...the policy change in status from a non-MEC to a MEC. The system will **calculate** the 7-Pay **Premium** based on the case parameters. For non- 103 5 Exchange policies, the maximum premium that...

...9. 1.1 apply. If the prior policy was a non-MEC then the maximum **premium** that can be paid is the 7-Pay premium reduced by the Rollover premium divided...anticipation of the contract failing and subject to taxation rules as a MEC.

9 3 **Determination** of Gain in the Contract on Post-Issue Distributions

9 3.1 Recapture Ceiling Test...

...and remove from the account value the COI charge based on the net amount at
risk as defined in the COI Charge section. 6 3

S. Process and requests for Loans, Repayment of Loan or Loan Interest

6 **Calculate** the investment income for the period and add to the account value resulting
from #5...minimum age of the two lives. This is not to be confused with the Joint **Equal** Age. Joint Equal Age is only used as an index for looking up table factors...

...Rule for JEA Calc, Truncate to lowe@ inteizer. 12,22 Module.1 - Matched Percent of **Premium** Compensation to Percent of Premium Load This Module will define the percent of premium load factors...

...durations.
Module 1 will have the following user defined inputs:
CommTargetO/oM1, = Annual percent of **premium** commission to be paid up to target
premium for duration t
CommExcess%Mlt = Annual percent of premium commission to be paid in excess...

...defined table of COI Multiplicative factors for each age, sex, underwriting class and duration. For **Survivorship** one table will be used, lookup based on Joint Equal Age.
139
CO1MIAdd,,t Carrier...

...defined table of COI Additive factors for each age, sex, underwriting class and duration. For **Survivorship** one table will be used, lookup based on Joint Equal Age. Add min CarrierUtility defined minimum additive COI amount, a global factor.
Note this will be differentfor Single Life and **Survivorship** Admin
.15for single life and.25for **survivorship**
Mult min Carrier Utility defined minimum multiplicative COI amount, a global factor. Note this will be the samefor Single Life and **Survivorship**
Multinin = 1.05for single life and 1.05for **survivorship** For **Survivorship** one table will be used, lookup based on Joint Equal Age.
GivebackFactor -4 Carrier Utility defined factor to adjust give back ratio. Samefor both
Single and **Survivorship**
COIGivebackFactor Carrier Utility defined factor to adjust give back

ratio for COI. Samefor
both Single and **Survivorship**
PricingFactor Carrier Utility factor to add ...of premium charges on top
of commissions. Note this will be differentfor Single Life and
Survivorship PricingFactor =.1for single life and.2for **survivorship**
MI MinTargetAdJ Carrier Utility factor to specify minimum target
adjustment for Module

1 SameforbothSingleandSurvivorship
MIPVRatel...

11/3,K/30 (Item 21 from file: 349)
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00931212 **Image available**

RISK INSURANCE FINANCIAL PRODUCT AND METHOD

PRODUIT FINANCIER D'ASSURANCE CONTRE LE RISQUE ET METHODE ASSOCIEE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200265248 A2-A3 20020822 (WO 0265248)

Application: WO 2002US4303 20020214 (PCT/WO US0204303)

Priority Application: US 2001268904 20010214

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5484

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... said occurrence amount is equal to or
less than said retainnient point,
wherein an amount **equal** to said retainment point less said variable
attachment point is p aid from said first reinsurer to insurer, if said
occurrence amount is **greater than** said retainment point.

1 5

31 A data processing system for processing an **insurance** policy having a
risk limit for providing financial **assurance** , against an occurrence

of at least one specified event, to an **insured** entity, wherein said **risk** limit is the maximum monetary **risk**, said data processing system comprising:
a processor for determining a projected loss amount probability, and for **determining** a first **premium** a retainment point, and a variable attachment point based on at least said **risk** limit and said projected loss amount probability, wherein said processor further determines an investment growth of said variable attachment point, wherein a variable portion of said **risk** limit from said **insurance** policy is transferred from said **insurer** to a first reinsurer, in exchange for a predetermined second premium, wherein said variable portion...

11/3,K/31 (Item 22 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00927458 **Image available**

ONLINE INSURANCE SALES PLATFORM

PLATE-FORME DE VENTE D'ASSURANCES EN LIGNE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200261527 A2-A3 20020808 (WO 0261527)

Application: WO 2002US1254 20020201 (PCT/WO US0201254)

Priority Application: US 2001265328 20010201

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prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

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Publication Language: English

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Fulltext Word Count: 6525

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... user back to the original step and asks the user to re-enter a value
less than or equal to \$10 million.

[0055] The product illustration engines are used to **calculate** at least
one of **premiums**, cash values, death benefits, loans, loan interests,

withdrawals and account values for various life insurance products. These programs can calculate life insurance values given various ages, death benefit amounts and premiums and are well known in the art. [0056] The product illustration engines are provided by or accessed directly from the life insurance carriers and are updated periodically with revised diskettes or with other methods.

[0057] Figure 3...Retirement Plan Guru, Executive Loan Guru and Equity Split-Dollar Guru.

[0067] For General Use: Insurance Compositor Guru and IRR Guru.

[0068] A description of some of the Guru Engines is provided below.

[0069] Benefit Restructure - Cash Compensation Guru Engine.

[00701 Calculates the insurance premium that makes the present value of cash compensation and a split-dollar benefit equal. It also includes the effect of gift and estate taxes on the executive as well...

11/3,K/32 (Item 23 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00908846 **Image available**

HEALTH PLAN MANAGEMENT METHOD AND APPARATUS

PROCEDE ET DISPOSITIF DE GESTION DE SYSTEME DE SOINS MEDICAUX

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200242869 A2-A3 20020530 (WO 0242869)

Application: WO 2001US43391 20011121 (PCT/WO US0143391)

Priority Application: US 2000252518 20001121

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8470

Main International Patent Class: G06F-017/60

Fulltext Availability:
Claims

Claim

- ... fanded defined contribution having a value for a given time period;
presenting at least one **insurance** premium option, the at least one **insurance** premium option defining an option cost for the given time period;
querying for a premium option selection based on the at least one **insurance** premium option, the premium option selection including a selection allocation **less than** or **equal** to the option cost;
receiving the **premium** option selection; and
I **calculating** the directed contribution amount by subtracting either the selection allocation or the option cost from...
- ...presenting the out-of-pocket
Z premium cost. t 10. A method of paying an **insurance** premium of an **insurance** policy covering a ?, member of an employer-sponsored health plan, the **insurance** policy defining a payor having a **premium** account, the method comprising:
A) **calculating** the out-of-pocket cost in accordance with the method of Claim 8; B) transferring a first amount from member funds to the premium account, the first amount substantially **equivalent** to the **calculated** out-of-pocket **premium** cost; and C) transferring a second amount from employer funds to the premium account, the second amount substantially **equivalent** to the selection allocation. t 11. The method of Claim 10, wherein said transferring steps...
- ...the client to query for a premium option selection based on the at least one **insurance** premium option, the premium option selection including a selection allocation **less than** or **equal** to the option cost;
receiving a fourth signal indicating the **premium** option selection; and
calculating the directed contribution amount by subtracting either the selection allocation or the option cost...
- ...issuance of a prompt for a premium option selection based on the at least one **insurance** premium option, the premium option selection including
a selection allocation **less than** or **equal** to the option cost;
receive a fourth signal indicating the **premium** option selection; and
calculate the directed contribution amount by subtracting either the selection allocation or the option cost from...issuance of a prompt for a premium option selection based on the at least one **insurance** premium option, the premium option selection including
a selection allocation **less than** or **equal** to the option cost;
receive a fourth signal indicating the **premium** option selection; and
calculate the directed contribution amount by subtracting either the selection allocation or the option cost...

11/3,K/33 (Item 24 from file: 349)
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00907108 **Image available**

SYSTEM AND METHOD FOR REDUCING MORTGAGE INTEREST RATE AND MORTGAGE GUARANTY
INSURANCE PREMIUMS ASSOCIATED WITH A MORTGAGE LOAN
SYSTEME ET UN PROCEDURE POUR REDUIRE LE TAUX D'INTERET HYPOTHECAIRE ET LES

PRIMES D'ASSURANCE DE GARANTIE D'HYPOTHEQUE ASSOCIEE A UN PRET
HYPOTHECAIRE

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 2000249422 20001116

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Publication Language: English

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Fulltext Word Count: 4386

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... finances the cost of the points into the loan. The cost of each
discount point **equals** one percent of the amount of the loan, and each
discount point reduces the interest...

...of the loan, the time length of said loan, a loan lender, a mortgage
guaranty **insurer**, and credit of the borrower. Typically, a maximum of
six discount points may be bought by the buyer to buydown the interest
rate. However, some **insurance** companies have lowered the ceiling to
three discount points.

[00361 In step 9, the mortgage guaranty **insurance premium** is
determined based on the original LTV. That is, the **premium** is
determined independent of the cost of the buydown.

Illustratively, the original LTV is used to determine the amount of
"basis points" for the loan.

Each basis point **equals** 1/100% of the premium. For example, if a 90%
LTV equates to 52 basis...

Claim

... point and the amount of said loan to said value of said
associated property; and

determining the mortgage guaranty **insurance premium** based on said
original LTV. . The method of claim 17, wherein the cost of each discount
point **equals** one percent of the amount of said loan.

19 The method of claim 18, wherein...

11/3,K/34 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00881313 **Image available**

COMPUTER PROGRAM AND METHOD FOR DETERMINING THE ECONOMIC IMPACT OF
LONG-TERM CARE

PROGRAMME INFORMATIQUE ET PROCEDE DESTINES A DETERMINER L'IMPACT ECONOMIQUE
DE SOINS DE LONGUE DUREE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 2000638779 20000815

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LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Word Count: 7246

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... only for the
deduction period.

A second component of the incremental economic impact is
the **insurance** premium payments. The annual **insurance** premium
payments are **determined** from values of each of the periodic
insurance premium data fields of the data entry window, which
in the preferred embodiment a-re yearly values and therefore
need not be adjusted. The **insurance** premium payments **equal**
the combined values of each of the periodic **insurance** premium
data fields of the data entry window during the all years
within the duration...

...entered in the data entry window. For those years after, the insurance premium value is **equal** to zero for the person presumed to be receiving the care (the person presumed to insurance is **equal** to the insured economic impact as calculated above. Use of this graph or chart allows...

...total estate consumed without insurance the total cost of insurance, and the total impact of **insurance** benefits plotted as a function of time for the scenario used to generate Figure 3. Like in Figure 3, the total estate consumed without **insurance** in Figure 4 is **equivalent** to the uninsured economic impact of the personal 5 assets as calculated above. The total cost of **insurance** is **determined** from the **insurance** **premium** payments, including the aforementioned tax consequences and losses due to unrealized investment opportunities. The total impact of **insurance** benefits is determined as the sum of the **insurance** benefits received, the tax consequences from the sale of assets that to interpolate these values...

Claim

... hypothetically ceased being incurred, the economic impact for the second point in time being **greater than** the economic impact at the time the long-term care costs cease due to the...

...investment opportunity calculations.

. The computer program of claim I wherein the economic impact represents an **insured** economic impact and the portion of the personal assets is a first portion and wherein the process routine adapted and configured for using the stored data to determine the **insured** economic impact includes **calculations** to account for periodic **premium** payments and monetary **insurance** benefits received, and further comprising a process routine adapted and configured for using the stored...

11/3,K/35 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00880984 **Image available**

DATA/PRESENCE INSURANCE TOOLS AND TECHNIQUES

OUTILS ET TECHNIQUES D'ASSURANCE DONNEES/PRESENCE

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200215082 A1 20020221 (WO 0215082)

Application: WO 2001US25001 20010809 (PCT/WO US0125001)

Priority Application: US 2000224399 20000810

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10581

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the exposures were distributed. A critical test is whether or not the size of the **insurance** pool is large enough to foretell future results with sufficient accuracy to calculate a sound **insurance** premiuni.

The items in an **insurance** pool, or the exposure units, need to be similar (but not the same) so that a fair **premium** can be **calculated**. The fire damage done to brick homes will ordinarily be **less than** that suffered by wooden homes. It would be unfair to combine them in the same **insurance** pool and charge each **insured** the same premium rate based on the combined losses of the pool. If such an...the exposure period times 1/2, that is, \$36,000. The underwriter calculates 306 the **risk** of a loss occurring in the exposure period as one in a thousand.

Factoring that in, the indicated rate R is \$36, namely, the **risk** of a loss times the exposure amount.

The underwriter then **calculates** 306 a **premium** using this value for R, with suitable values for the underwriter's expenses, contingencies, and profit. As with conventional approaches to **insurance**, the premium rates set according to the present invention should be high enough to discourage...

...of a covered loss. Any claim amounts paid 322 to an insured 304 should be **less than** the actual economic damage to the insured 304.

17

Example 2

The business conducts electronic...minutes in the exposure period times 1/2, that is, \$125. The underwriter calculates the **risk** of a loss occurring in the exposure period as one in a thousand. Factoring that in, the indicated rate R is \$0.125, namely, the **risk** of a loss times the exposure amount. The underwriter then **calculates** 306 a **premium** using this value for R, with suitable values for the underwriter's expenses, contingencies, and profit. Since the indicated rate is substantially **less than** in Example 1, by virtue of the substantial decrease in exposure period duration from...

11/3,K/36 (Item 27 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00879924

**MANAGING A LIFE INSURANCE INVESTMENT
GESTION D'UN PLACEMENT D'ASSURANCE VIE**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

GILSON David Grant (et al) (agent), Spoor and Fisher, P.O. Box 41312,
2024 Craighall, ZA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200213438 A2-A3 20020214 (WO 0213438)

Application: WO 2001IB1406 20010807 (PCT/WO IB0101406)

Priority Application: ZA 20004014 20000807

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4109

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the method comprising.

recording a selection by the policy holder of a total sum assured;

calculating a periodic **premium** corresponding to the total sum
assured;

recording a selection by the policyholder of at least one of a plurality
of

pre-defined future events;

associating a selected **insured** amount, **less than** the total sum

assured, with each selected pre-defined future event; and

permitting, from time...

...on the policyholders death. A basic premium payable periodically by the
policyholder, typically a monthly **premium**, is **calculated** according to
the sum assured. However, instead of investing the actual premiums (less
risk -associated costs) incrementally, a single investment, **equivalent**
to

investing the actual sum assured, is made using derivative instruments.

The cost of purchasing these instruments is much **less than** the amount

of the sum assured. In other words, the policyholder's investment has a
...

Claim

... assured, the method comprising:
recording a selection by the policyholder of a total sum
assured;
calculating a periodic premium corresponding to the total sum
assured;
- 18
recording a selection by the policyholder of at least one of a
plurality of pre-defined future events;
associating a selected insured amount, less than the total sum
assured, with each selected pre-defined future event; and
permitting, from time...

11/3,K/37 (Item 28 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00857321 **Image available**

ONLINE SYSTEM AND METHOD FOR CALCULATING THE ACTUAL COSTS OF A MORTGAGE
LOAN TO A MORTGAGE CONSUMER
SYSTEME ET PROCEDE EN LIGNE PERMETTANT DE CALCULER LES COUTS REELS D'UN
PRET HYPOTHECAIRE D'UN CLIENT

Patent Applicant/Assignee:

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SIMON Peter A, 3619 Fessenden Street, N.W., Washington, DC 20008, US,

WASHINGTON Robert L, 8733 Stone Hill Place, Springfield, VA 22153, US,

Legal Representative:

LIPSITZ Randy (et al) (agent), Kramer Levin Naftalis & Frankel LLP, 919

Third Avenue, New York, NY 10022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200191010 A1 20011129 (WO 0191010)

Application: WO 2001US16669 20010523 (PCT/WO US0116669)

Priority Application: US 2000576683 20000523

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9751

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Fees; Holding Period (number of years mortgage will be held by consumer); Tax Bracket; and **estimated Mortgage Insurance (MI) Premium** . The following default values are used: the Closing Costs and Other Fees are assumed to...

...be seven (7) years, the Tax Bracket is assumed to be 15% and the MI **Premium** is **calculated** based I 0 on the loan to value ratio and the loan type.

It should...

...Premium is only provided if the down payment, as indicated by the mortgage consumer, is **less than** 20% of the total purchase price. Also, the 3.0% estimate is a conservative estimate...

11/3,K/38 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00800759

FINANCIAL PORTFOLIO RISK MANAGEMENT

GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133402 A2 20010510 (WO 0133402)

Application: WO 2000US30423 20001101 (PCT/WO US0030423)

Priority Application: US 99431390 19991101; US 2000520580 20000525

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15078

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the beginning of the period in question.

Gov't. Bonds They are also compared to **equivalent** flows into a
* Net yield compared to riskicss bond. And the difference between actual
and
riskless bonds riskless gains is calculated. This allows **calculation** of
the **risk premium**

How are the different sectors Yield and volatility
of my portfolio contributing to breakdown by sector
growth and **risk** ?

What is my tax exposure? Capital gains and other
taxable exposure

Table 1

In another embodiment of the current invention, the financial **risk**
management system performs a **risk** / reward analysis of a current
financial portfolio. Table 2 below illustrates an exemplary current
portfolio...

11/3,K/39 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00788795 **Image available**

SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR USE OF LATTICES IN VALUING
OPTIONS

SYSTEME, PROCEDE ET PRODUIT LOGICIEL PERMETTANT L'UTILISATION DE TREILLIS
POUR L'ETABLISSEMENT DE PRIX D'OPTIONS

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200122306 A2 20010329 (WO 0122306)

Application: WO 2000IB1120 20000814 (PCT/WO IB0001120)

Priority Application: WO 2000IB1120 20000814

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 17778

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... option (also referred to as the writer of the option) plays the role
of the **insurer** and will ask for a premium to cover its liability. Thus,
a problem arises as...

...option pricing problem is that of determining a rational price for the
option. That is, **determining** the **premium** that a rational buyer (i.e.,
not one hoping to deceive the **insurance** company) and a rational seller
(i.e., not one ready to take inconsiderate amount of **risk**) are prepared
to agree upon. The comparison of options pricing with **insurance** policy
pricing suggests that the main concerns are estimating the probability of
the stock's market price, at maturity, ending up higher or **lower than**
the strike price, and by how much. The problem is further compounded by
the fact...

11/3,K/40 (Item 31 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00779712 **Image available**

DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A PREDICTIVE SOFTWARE
SYSTEM

DETECTION DE LA FRAUDE ET DES ABUS AUX PRIMES D'ASSURANCE A L'AIDE D'UN
SYSTEME DE LOGICIEL PREDICTIF

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200113295 A1 20010222 (WO 0113295)

Application: WO 2000US21298 20000804 (PCT/WO US0021298)

Priority Application: US 99373926 19990812

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK EE ES FI GB GE
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU ZA
ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28661

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... policies having a score exceeding a second threshold score, wherein
the second threshold score is **greater than** the first threshold score.

60 A method for processing **insurance** policies suspected of premium
fraud, the
method comprising:
scoring each of a plurality of **insurance** policies with predictive model
to generate for
each policy a score indicating a relative likelihood of **premium** fraud;
determining for each scored policy an expected premium adjustment;
ranking the scored policies according to their...

11/3,K/41 (Item 32 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00777989 **Image available**

SYSTEMS FOR, AND METHOD OF, INSURING RISKS IN A RESTRUCTURED ENERGY
INDUSTRY

SYSTEMES ET PROCEDES DE COUVERTURE DE RISQUES D'UNE INDUSTRIE DE L'ENERGIE
RESTRUCTUREE

Patent Applicant/Assignee:

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FROMER David, 169 East 69th Street, New York, NY 10021, US
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O'NEILL Paul, 4499 Forest Peak Circle, Marietta, GA 30066, US

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200111525 A1 20010215 (WO.0111525)
Application: WO 2000US21529 20000807 (PCT/WO US0021529)
Priority Application: US 99369699 19990806

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17216

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the unplanned event, i.e., performance failure by the supplier less
the deductible. The **insured** price designated by the **insured** is \$ 1
00/MWh for the entire coverage period. The market price for replacement
power is designated by the **insured** to be that price as indicated by a
particular power market index. The **insured** designates a point of
delivery for substitute power.

The **insurer** calculates the **premium** based upon the factors
designated

by the **insured** as well as other factors. The **insurer** receives the
premium from the **insured** and issues the policy.

I 0 On April 6, 1998, the power supplier files for bankruptcy and, thus, fails to supply power to the **insured**, which results in the **insured** having to secure other power in order to satisfy its obligations under the one-week...

...is \$200/MWh.

1 5 The insurer must make substitute power available in an amount **equal** to the insured quantity as calculated below at the price of \$1 00/MWh at ...

11/3,K/42 (Item 33 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00757134 **Image available**

METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE JURIDICTION

PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE AU LIEU DE JURIDICTION

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200070522 A1 20001123 (WO 0070522)

Application: WO 2000US13528 20000516 (PCT/WO US0013528)

Priority Application: US 99313164 19990517

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

CA SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 38279

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Cost (DAC) Tax is calculated. The Deferred Acquisition Cost Tax is a Federal Tax currently **equal** to 4.146% times the premium, which is deducted from the premium. The DAC tax...

...23, for use in determining the DAC receivable.

0 In Block 804, State and Local **Premium** Taxes are **calculated**. These taxes are only applicable to U.S. regulated policies and are deducted from the...

...techniques can be applied to the treatment of the premium tax, depending on the life **insurance** companys practices.

In Block 806, the Net **Premium** Payment is **calculated** by subtracting the applicable taxes from the 5 Gross Premium. With a DAC Tax of...
...is 93.854% of the Gross Premium.

Continuing to Fig. 26, the Net Cost of **Insurance** (COI) is determined.
The COI charge is applicable to all policies.

In Block 820, the...

11/3,K/43 (Item 34 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00750430 **Image available**

GRAPHICAL USER INTERFACE FOR DISPLAYING ALTERNATIVES FOR TRANSFERRING
ESTATE ASSETS TO HEIRS

INTERFACE GRAPHIQUE UTILISATEUR CONCUE POUR AFFICHER DIFFERENTES
POSSIBILITES DE TRANSMISSION D'ACTIFS DE LA SUCCESSION A DES HERITIERS

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200063813 A1 20001026 (WO 0063813)

Application: WO 2000US10629 20000419 (PCT/WO US0010629)

Priority Application: US 99294619 19990419

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7142

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the investment rate, income tax bracket, etc., and are further based
on the annual allocation **equal** to the **calculated premium**.

In step 3 1 0 of Fig. 3, the programmable controller 102 calculates the
IRR 30 values for the life **insurance** policy and other estate planning
alternatives based on the

9

SUBSTIMTE SREET (RULE 26)
calculated...

11/3,K/44 (Item 35 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00355344 **Image available**

METHOD OF PROVIDING FUTURE BENEFIT CONDITIONED ON LIFE EXPECTANCIES OF AN INSURED AND A BENEFICIARY

PROCEDE OFFRANT UN AVANTAGE FUTUR DONT LA CONDITION REPOSE SUR LES ESPERANCES DE VIE A LA FOIS D'UN INDIVIDU ASSURE ET D'UN BENEFICIAIRE

Patent Applicant/Assignee:

CENTURY ASSOCIATES L L C,

Inventor(s):

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POTTER Dean M,

DEARMON Thomas A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9637858 A1 19961128

Application: WO 96US7524 19960523 (PCT/WO US9607524)

Priority Application: US 95448970 19950524

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU BR CA CN JP MX NZ AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 7085

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... payments

is to be made solely to the beneficiary upon the condition that the beneficiary **survives** the insured, Another definition of the present invention is as a method, with the aid...

...preparing a policy for insuring

a future stream of payments solely to a beneficiary who **survives** an insured named in the policy, This method comprises: acquiring identification of an insured, a the digital computer system'to.

determine a specific combination of a **premium** and a payout in response to the acquired identifications applied to the digital computer system...

...in the digital computer system; and actuating

the printer to print the policy at the **determined** specific combination of **premium** and payout, Therefore, from the foregoing, it is a general object of the present invention...

...and

improved data processing method for administering a program to provide benefits to beneficiaries who **survive** respective insureds, Other and further objects, features and advantages of the present invention will be...computer in response to the input data, The output identifies a minimum payout and a **premium**, This requires steps of **determining** the minimum payout or the **premium** in response to the other being given and of printing a report or policy f or the

insured as shown in FIG. 2A by blocks 16, 18, respectively,

As to **premium** /payout **determining** step 16, in a particular implementation a fixed minimum periodic payout is **determined** in response to desired periodic **premium** data having been selected and entered. The fixed ...guaranteed minimum amount to be

paid to the beneficiary during any time period the beneficiary **survives** the insured subject to the maximum payout period that has been specified in the...

...g., \$650,00 per month) guaranteed to be paid to the beneficiary if the beneficiary **survives** and subject to the selected maximum payout period (e.g., ten years), If instead of...

...entered,
a periodic premium to be paid for not more than the specified maximum **premium** payment period is **determined**.

In a particular implementation, the amount of the periodic premium is fixed whereby the...function is shown in FIG. 2A by block 28,

In a particular implementation, during the **premium** paying period reserves are **calculated** on the basis of the 1980 Commissioner's Standard Ordinary Mortality Table, age last birthday...

Claim

... both the insured and the beneficiary.

7 A method as defined in claim 1, wherein **determining** a **premium** is further responsive to gender and health factors of both the insured and the beneficiary...

...ages of the insured and the beneficiary are within a predetermined range.;
the step of **determining** a **premium** is further responsive to gender and health factors of both the insured and the beneficiary...

...amount defining a minimum for the future stream of payments in the event the beneficiary **survives** the insured,
A data processing method for administering a program to provide benefits to beneficiaries who **survive** respective insureds, comprising:
determining for each insured, by digital data processing and in response to...

...managing by digital data processing participation payments to provide for payouts only to beneficiaries who **survive** respective insureds;
entering death of insured and **survival** by ...the respective beneficiary data;
determining by digital data processing periodic payout data for a respective **surviving** beneficiary in response to the date of death of the insured; and
generating by...

...processing, in response to the determined periodic payout data, periodic payouts only to a respective **surviving** beneficiary.
A method as defined in claim 9, wherein the difference between the age...

...premium, and a guaranteed minimum payout,
12* A method as defined in claim 9, wherein **determining** a **premium** is responsive to at least the age and gender of both insureds and beneficiaries.

13...

...payout to be paid to the beneficiary during any time period the beneficiary survives the **insured** subject to the specified maximum payout period and identifying in response to a specified desired minimum payout a premium to be paid for not **more than** the specified maximum premium payment period,

18 A method as defined in claim 17, wherein generating an output includes **determining** a specific **premium** or payout in response to the ages of both the **insured** and the beneficiary and printing a policy schedule listing the age of the **insured**, the age of the beneficiary, the maximum premium payment period, the maximum payout period, the...

...preparing a policy for insuring a future stream of payments solely to a beneficiary who **survives** an insured named in the policy, comprising:
acquiring identification of an insured, a beneficiary, the...

...storing the acquired data in the digital computer system;
actuating the digital computer system to **determine** a specific combination of a **premium** and a payout in response to the acquired identifications applied to the digital computer system...

...in the digital computer system; and
actuating the printer to print the policy at the **determined** specific combination of **premium** and payout.
20* A method as defined in claim 15, wherein the age of the...

Set	Items	Description
S1	2	AU=(PARANKIRINATHAN, K? OR PARANKIRINATHAN K?)
S2	1821093	PREMIUM? ?
S3	40635	S2(5N) (FORMULA? ? OR EQUATION? ? OR ALGORITHM? OR ALGORYTH- M? OR MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPUTES OR COMPUTING OR ESTIMAT?)
S4	1667458	SURVIV?
S5	12278471	INSURANCE OR ASSURAN? OR INSURE? ? OR RISK? ?
S6	20180805	(MORE OR HIGHER OR LESS? OR LOWER OR GREATER) () THAN OR EQU- AL? OR EQUIVALENT
S7	50980	S4(20N)S5
S8	21059	S4(15N) (INSURANCE OR ASSURAN? OR INSURE? ?)
S9	41	S3(30N)S8
S10	33	RD (unique items)
S11	106221	(RISK? ? OR SURVIV?) (2N)INSURANCE
S12	9058	S11(S)S2
S13	1156	S12(25N)S6
S14	76	S13(15N) (FORMULA? ? OR EQUATION? ? OR ALGORITHM? OR ALGORY- THM? OR MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPU- TES OR COMPUTING OR ESTIMAT?)
S15	9	S14 AND SURVIV?
S16	8	RD (unique items) <i>considered all</i>
File	9:Business & Industry(R)	Jul/1994-2005/Jun 22 (c) 2005 The Gale Group
File	15:ABI/Inform(R)	1971-2005/Jun 22 (c) 2005 ProQuest Info&Learning
File	16:Gale Group PROMT(R)	1990-2005/Jun 23 (c) 2005 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2005/Jun 23 (c)2005 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2005/Jun 23 (c) 2005 The Gale Group
File	621:Gale Group New Prod.Annou. (R)	1985-2005/Jun 23 (c) 2005 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2005/Jun 23 (c) 2005 The Gale Group
File	20:Dialog Global Reporter	1997-2005/Jun 23 (c) 2005 The Dialog Corp.
File	476:Financial Times Fulltext	1982-2005/Jun 23 (c) 2005 Financial Times Ltd
File	610:Business Wire	1999-2005/Jun 23 (c) 2005 Business Wire.
File	613:PR Newswire	1999-2005/Jun 23 (c) 2005 PR Newswire Association Inc
File	624:McGraw-Hill Publications	1985-2005/Jun 22 (c) 2005 McGraw-Hill Co. Inc
File	634:San Jose Mercury	Jun 1985-2005/Jun 22 (c) 2005 San Jose Mercury News
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc

10/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02738208 579968381
PURE VERSUS MUTUAL HEALTH INSURANCE: EVIDENCE FROM SWEDISH HISTORICAL DATA
Nekby, Lena
Journal of Risk & Insurance v71n1 PP: 115-134 Mar 2004
ISSN: 0022-4367 JRNL CODE: JRI
WORD COUNT: 7172

...TEXT: for annual premiums supports the result that pure insurance is associated with higher mean annual **premiums** .

Logit **estimation** on the unbalanced panel including the selection terms **n**
sub i

, the number of years health **insurance** society **i** is observed and **survivor** , a 0-1 variable equal to 1 if **insurance** society **i** is observed in all nine periods, yield that frequency of observations, **n**

sub...

10/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02609017 353119271
Adult polycystic kidney disease and critical illness insurance
Gutierrez, Cristina; Macdonald, Angus S
North American Actuarial Journal v7n2 PP: 93 Apr 2003
ISSN: 1092-0277 JRNL CODE: NAAJ
WORD COUNT: 9633

...TEXT: great advances in the effectiveness of both treatments, so it is inappropriate to use past **survival** rates, perhaps even quite recent **survival** rates, in future projections.

With the CI **insurance** model, we consider the costs arising either from using or from not using information about APKD risk in underwriting:

a. In Section 5 we **estimate** extra **premiums** appropriate if the presence of an APKD mutation is known

b. In Section 6 we...

10/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02174998 73728391
Packing the right insurance for commerce abroad
Fornwald, Gerald
Risk Management v48n6 PP: 14-19 Jun 2001
ISSN: 0035-5593 JRNL CODE: RMT
WORD COUNT: 2110

...TEXT: works by weighing the financial strength of specific customer and political and social risks to **determine** a credit risk from which **premiums** are **determined**. These policies ensure that the business' losses due to an inability to collect payment are limited to a specific, **survivable** level.

Completing the Puzzle

Although **insurance** can provide companies with the option to transfer the additional risks acquired in foreign ventures...

10/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02112485 67256213
Survivorship variable and variable universal life insurance illustrated values
Anonymous
National Underwriter v105n4 PP: 24-25 Jan 22, 2001
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 565

...TEXT: family gift programs.

Variable Estate Design

Software allows a base to term blend solve that **calculates** the level **premium** to carry a certain level of **insurance**; strong and varied subaccounts.

Variable **Survivorship** Universal Life

Enhanced death benefit corridor option; estate preservation application of ATR; continuation of coverage...

10/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02043778 56388284
No work, no pay!
Streeter, Kathy
Australian CPA v70n6 PP: 27 Jul 2000
JRNL CODE: AAA
WORD COUNT: 597

...TEXT: per cent of your current income, so this needs to be taken into account when **determining** your **premium** cost (see Chart A).

Trauma **insurance** will provide a lump sum if you suffer a specific injury or illness and **survive** for a specified period, which varies between companies.

These policies provide funds to cover additional...

10/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02014431 52831147

The automatic fiscal stabilizers: Quietly doing their thing

Cohen, Darrel; Follette, Glenn

Economic Policy Review - Federal Reserve Bank of New York v6n1 PP: 35-67
Apr 2000

JRNL CODE: EPV

WORD COUNT: 12541

...TEXT: federal revenues. The major components of these taxes are Social Security taxes (for Old-Age, **Survivors**, and Disability **Insurance** [OASDI], Medicare [HI], and railroad retirement benefits), federal and state unemployment taxes, federal civilian and military retirement contributions, and supplemental medical insurance (SMI) **premiums** .26 An **estimate** of the overall elasticity of social insurance taxes is calculated by estimating separate elasticities for...

10/3,K/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01565318 02-16307

Is split-dollar life insurance still a fringe benefit?

Swanson, Robert D

Tax Adviser v29n1 PP: 42-49 Jan 1998

ISSN: 0039-9957 JRNL CODE: TAD

WORD COUNT: 6425

...TEXT: arrangement were not used. This is because the economic benefit, which is less than the **premiums** paid, **determines** the gift.

QTIP Trusts

In Letter Ruling 9511046,36 an S corporation jointly owned by a husband and wife entered into an SDLI arrangement with the husband's irrevocable life **insurance** trust to purchase a second-to-die (**survivorship**) whole life contract insuring the couple.While the trust would own the policy, the couple...

10/3,K/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01501382 01-52370

Quality of life and the WTP for an increased life expectancy at an advanced age

Johannesson, Magnus; Johansson, Per-Olov

Journal of Public Economics v65n2 PP: 219-228 Aug 1997

ISSN: 0047-2727 JRNL CODE: JPU

...ABSTRACT: to achieve at an advanced age. A highly significant correlation is found between this quality **measure** and the insurance **premium** a person is willing to pay in exchange for a program increasing the expected length of life by one year, conditional on having **survived** until the age of 75 years. The (maximum) **insurance** premium the average person is willing to pay for such a program is less than...

10/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01043189 96-92582

Reward small accounts for good behavior

Henry, William R Jr

Best's Review (Prop/Casualty) v96n2 PP: 68 Jun 1995

ISSN: 0161-7745 JRNL CODE: BIP

WORD COUNT: 823

...ABSTRACT: insurance costs. Customers should be shown that loss management helps preserve availability and affordability of **insurance**, as well as the **survival** of their businesses. They should be shown how **premiums** are **calculated** and that they are part of a favored group that is not expected to have...

...TEXT: understand their insurance costs. Show customers that loss management helps preserve availability and affordability of **insurance**, as well as the **survival** of their businesses. We should show them how their **premiums** are **calculated**. Show them that they are part of a favored group that isn't expected to...

10/3,K/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01006496 96-55889

Environmental liability: Abundant insurance key to unpolluted profits

Herrmann, Donna

Corporate Cashflow v16n4 PP: 20-24 Apr 1995

ISSN: 1040-0311 JRNL CODE: CFL

WORD COUNT: 2846

...TEXT: estimated \$2 million remediation costs.

This coverage is stringently underwritten; an approved remediation plan with **estimated** costs is required. **Premiums** and retentions are **determined** case by case. AIG and Zurich American are the only carriers who currently consider this coverage.

Companies with known contamination are purchasing traditional environmental insurance to leverage their self- **insurance** remediation costs and enhance the tax-deductibility of these costs. (See "New ways to **survive** lethal EPA charges," CORPORATE CASHFLOW, January 1994, pp. 20-24.)

For example, integrated **insurance** programs can take "finite risk," using annuities and Treasury bills to fund potential clean-up...

10/3,K/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01005010 96-54403

Chile

Ray, Paul W

LIMRA's MarketFacts v14n2 PP: 6-7 Mar/Apr 1995

ISSN: 0889-0986 JRNL CODE: MKF
WORD COUNT: 669

...TEXT: and dismemberment.

Group products include life, endowment, health, and dismemberment.

Immediate annuity, single premium products: **insured** pensions, immediate annuity for retirement, disability, and **survivorship** .

Number of agents There are 2,306 brokers and 600 agents.

Life **insurance** in force Premiums in 1993 were 348,089,305,000 Chilean pesos (equivalent to US\$940 million). In 1994 **premiums** were US\$1,040 million (**estimated**).

Assets Total assets of the life insurance industry in 1993 were 1,615,448 million...

10/3,K/12 (Item 12 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00964547 96-13940

Universal life

Dempsey, Kay I

Life & Health Insurance Sales v137n12 PP: 32-35 Dec 1994

ISSN: 1053-2838 JRNL CODE: IRS

WORD COUNT: 1395

...TEXT: loan rate is a properly designed personal pension plan will ensure that the contract will **survive** as long as the life of the **insured** .

* "What does age 100 look like on the illustration?" These agents, a bastion of conservatism, show the last year!

* "Was the ledger designed with a **premium calculation** based upon current rates? Or, was it stated more conservatively at 1 percent or 2...

10/3,K/13 (Item 13 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00693763 93-42984

Can we survive managed competition?

Hebert, David E

Life Association News v88n2A PP: 25-28 Feb 15, 1993

ISSN: 0024-3078 JRNL CODE: LAN

WORD COUNT: 1381

...TEXT: in the HPPC. If this proves to be the case, only the largest companies will **survive** and a handful of companies will **determine** health **insurance premiums** for the small group market in this Darwinian nightmare to the American consumer.

* WHATEVER HAPPENED...

10/3,K/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00249280 84-27840

Survivorship & Decrement Tables: HUD/FHA Home Mortgage Insurance Programs
Herzog, Thomas N.; Stasulli, Dominick C.
Mortgage Banking v44n11 PP: 86-92 Jul 1984
ISSN: 0027-1241 JRNL CODE: MOB

...ABSTRACT: Development (HUD) maintains an historical record of the performance of the Federal Housing Administration (FHA)- **insured** home mortgage loans. The data are used to create **survivorship** and decrement tables. These tables are used: 1. to determine the adequacy of the reserves of the 4 insurance funds, 2. in the **calculation** of **premiums** , 3. in the allocation of income to the insurance funds, and 4. in the determination...

10/3,K/15 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

08265840 Supplier Number: 69712677 (USE FORMAT 7 FOR FULLTEXT)
Full Disclosure's Survivorship Life Report. (Brief Article)
Blease, Roger L.
National Underwriter Life & Health-Financial Services Edition, v105, n4, p 22
Jan 22, 2001
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 2306

... family gift programs.
Variable Estate Design
Software allows a base to term blend solve that **calculates** the level **premium** to carry a certain level of **insurance** ; strong and varied subaccounts.
Variable **Survivorship** Universal Life
Enhanced death benefit corridor option; estate preservation application of ATR; continuation of coverage...

10/3,K/16 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02442082 Supplier Number: 43217540 (USE FORMAT 7 FOR FULLTEXT)
LIFE INSURANCE BUSINESS SEES RAPID GROWTH
Indonesian Commercial Newsletter, p43
August 10, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 491

... different auxiliary agencies such as adjusters, consultants, and brokerage firms. These auxiliaries agencies affect the **survival** of **insurance** and reinsurance companies and take part in **determining** **premium** tariffs. Suspicion has arised that it is brokers who have cause

the premium rates to...

...tariffs-- cannot control brokers because the latter can always offer to other insurance companies the **premium** rates which they have **determined** .

However, not all insurance companies have been undergoing a slowdown in their operations. Life- **insurance** companies have apparently managed to **survive** and, for the past year, even to see a considerable increase in their operating income...

10/3,K/17 (Item 3 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01343924 Supplier Number: 41588015 (USE FORMAT 7 FOR FULLTEXT)
A Survivorship Whole Life policy has been introduced by MetLife Brokerage
Financial Services Week, p25
Oct 1, 1990
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 94

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
Princeton, N.J. Policyholders can select a level **premium** amount, **determine** the length of the **premium** payment period, target a desired cash value, and, if desired, split the policy. One feature of the policy, a supplemental **insurance** benefit, combines paid-up **survivorship** whole life **insurance** and one-year term **insurance** . This product, distributed through 22 regional life brokerage directors, offers a four-year level term ...

10/3,K/18 (Item 1 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08120700 SUPPLIER NUMBER: 17375639 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Engineers have their say in risk assessment.
Lee, Charles
Petroleum Economist, v62, n8, p8(2)
August, 1995
ISSN: 0306-395X LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2310 LINE COUNT: 00188

... risks facing an organisation and then optimising the balance between risk retention and risk transfer.

Premium calculation

Just as a single oil company cannot **survive** the loss of a costly plant, the same applies to an **insurance** company. The **insurance** company generally copes by accepting a small proportion of each of the risks presented to...

10/3,K/19 (Item 2 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05574934 SUPPLIER NUMBER: 11763199 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Insuring your survival; want to know how to reduce your workers' comp

costs? Read on. (includes a quiz to see how efficient your workers' compensation insurance is being handled; includes information on an available workers' compensation book)

Modern Tire Dealer, v72, n14, p16(3)

Dec, 1991

ISSN: 0026-8496

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1339

LINE COUNT: 00106

... ransack your store, or a fire destroy your inventory, or a worker get seriously injured -- **insurance** can mean the difference between **surviving** and closing up shop.

Spiraling workers' compensation costs are of particular concern.

The **premiums** -- in part **determined** by each dealership's experience modifier -- can be outrageous, which has outraged many a tire...

10/3,K/20 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

04133379 SUPPLIER NUMBER: 08061845 (USE FORMAT 7 OR 9 FOR FULL TEXT)

First, your beat the cancer. (survivors' employment and insurance problems)

Siberner, Joanne

U.S. News & World Report, v107, n18, p97(3)

Nov 6, 1989

ISSN: 0041-5537

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1999

LINE COUNT: 00152

... s benefit booklet for details on the waiting period for pre-existing conditions. An outside **insurance** expert can help you check for loopholes; the **survivors** ' networks (see box, below) can provide names.

Life **insurance**

Beyond group coverage from employers, life **insurance** may be more difficult to get. Insurance companies **calculate premiums** case by case, factoring in the type of cancer and the time since diagnosis. A...

10/3,K/21 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

00976824

The insurance industry fights legislation mandating unisex insurance rates.

Canadian Business December, 1983 p. 13,14+1

... higher annuity to a man than to a woman. The practice of using sex to **determine insurance premiums** is not only valid, but also necessary to **insurance** companies' financial **survival** and their ability to provide flexible individualized coverage, industry spokesmen say. However, women's rights...

10/3,K/22 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

37837614 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Information gap

LLOYDS LIST

September 16, 2004

JOURNAL CODE: FLL LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 567

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the big claims alone, and attritional claims are clocking up further bills day by day. **Premium** in that sector is **estimated** at just \$100m.

The need for better information is much more than a statistical question it is related to the very matter of **survival** for that particular niche of **insurance**.

It is significant, and a reflection perhaps of the public view on marine insurance (a...

10/3,K/23 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

32594707 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Talanx: the new big name in Germany

Adrian Ladbury

INSURANCE DAY

December 02, 2003

JOURNAL CODE: WINS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1532

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... reinsurance and p/c business.

But Talanx in 2003 looks a lot more able to **survive** and prosper in today's fiercely competitive **insurance** business than it did before it embarked upon this road a decade ago. **Premium** income growth is no **measure** of quality or profitability. But the growth in the business, particularly compared with its peers...

10/3,K/24 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

20768188 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A different policy

Aarti Veeramani and Lavanya Natarajan

BUSINESS LINE

January 16, 2002

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 601

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... infra-red port, to enable wireless data transfer.

The solution also includes applications to facilitate **calculation** of **premium** for various types of **insurance** schemes.

Details on loan eligibility, surrender value, maturity and **survival** benefits, yield on maturity, present value, financial and medical requirements and the like are also...

10/3,K/25 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

20256760 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Crime Costs British Firms Billions Each Year

Ross Davies

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (EVENING STANDARD - LONDON)

December 10, 2001

JOURNAL CODE: KESL LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 242

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... BCC.

"politicians, the police and the general public assume that all businesses are profitable and insured ." He said many small firms are "preoccupied with survival " and many lack the resources to afford expensive security measures or higher insurance premiums .

Businesses that are not a direct target for criminals suffer if a town or district...

10/3,K/26 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

18309600 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Great, good and greedy?;Cover story

Dominic Kennedy

TIMES

August 13, 2001

JOURNAL CODE: FTMS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2696

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... This is the story of how the smugs became the mugs.

The "Society for Equitable Assurances on Lives and Survivorships " was founded in 1762. The inspiration was the radical scientific work of James Dodson, a member of the Royal Society, who first used mortality tables and probability studies to calculate the premium needed to be paid to guarantee an amount of money payable on death. Early policyholders

...

10/3,K/27 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

11605222 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Imperatives of Insurance As Facilitator

Okechukwu Chukwulozie, Post Express (Lagos)

AFRICA NEWS SERVICE

June 20, 2000

JOURNAL CODE: FANS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2327

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... smaller amount to purchase substantial amount of insurance cover. These small contributions, referred to as **premium**, are normally pre-determined in accordance with proven scientific methods, in order to minimise or avoid undue advantage by any member or contributor to the common fund.

It is an incontrovertible fact that **insurance** is a great production factor which enhances the quality of life and ensures the **survival** of every other business. Its main purpose is to ensure national development through effective role...

10/3,K/28 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

09470100 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Irish smokers 'die early'
BELFAST TELEGRAPH
February 07, 2000
JOURNAL CODE: WBEL LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 176

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a non-smoker in any given year, and that after the age of 60, the **survival** chances lessened.

The **insurance** industry was expected to use the figures to **determine** trends - and life insurance **premiums**.

Tobacco-related diseases are reckoned to cause the premature deaths of up to 6,000...

10/3,K/29 (Item 8 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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09359695 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Insurer to cover couples for IVF
MELANIE BIEN
INDEPENDENT ON SUNDAY
January 30, 2000
JOURNAL CODE: FINS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 378

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... delivered."

Women undergoing infertility treatment must be pregnant before taking out a policy with LRMS. **Premiums** will be **determined** by medical history.

A couple spending pounds 18,000 on three cycles of IVF, can **insure** themselves up to this amount. If no baby **survives**, the couple will receive an pounds 18,000 payout.

With IVF there is a strong...

10/3,K/30 (Item 9 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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09095606 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Review of the Century - Life - Assured progress.

The trends of the later years of this century suggest the life assurance market will continue to grow in the next one. Clifford German examines the steady progress of the last 100 years, which have not been without scandal.

POST MAGAZINE, p12

January 12, 2000

JOURNAL CODE: WPST LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3699

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... companies which constituted the Financial Times index of 30 representative UK companies in 1934 still survive .

Apart from sound actuarial skills to measure risks and set appropriate premiums , life assurance companies need to be adept at investing the premiums and controlling administrative costs. But over...

10/3,K/31 (Item 10 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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05393818 (USE FORMAT 7 OR 9 FOR FULLTEXT)

US Airways Worker's Impassioned Words Punctuate Annual Meeting

Steve Massey

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PITTSBURGH POST-GAZETTE - PENNSYLVANIA)

May 20, 1999

JOURNAL CODE: KPPG LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1011

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the father of two teenage girls and an infant son bared his soul: "I have survived braces, increased auto insurance premiums , formula and diapers," Carter said, speaking in a way for every working stiff. He did so...

10/3,K/32 (Item 11 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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02859837 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ACTUARIAL REVIEW - It pays to be in general.

POST MAGAZINE, p25

September 17, 1998

JOURNAL CODE: WPST LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1902

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the Northampton Table - based on bills of mortality for the parish of All Saints - to calculate premium rates for the Society for Equitable Assurances on Lives and Survivorships (now the Equitable Life Assurance Society).

Serious actuarial involvement in the non-life field in the UK came much later...

10/3,K/33 (Item 1 from file: 634)
DIALOG(R) File 634:San Jose Mercury
(c) 2005 San Jose Mercury News. All rts. reserv.

06165055

WILSON PLANS TO ASK VOTERS TO UNRAVEL CAR INSURANCE

San Jose Mercury News (SJ) - Thursday June 13, 1991

By: KEN MCLAUGHLIN, Mercury News Staff Writer

Edition: Morning Final Section: California News Page: 1C

Word Count: 767

... the fact that in November 1988 Californians were asked to vote on five competing auto- **insurance** initiatives.

The only measure to **survive** the \$100 million ballot battle was Proposition 103, the Ralph Nader-backed proposal that has done more to confound California motorists and provide lawyers with work than to cut **premiums** . One of the **measures** that voters trounced was a no-fault initiative sponsored by the insurance industry.

This time...

16/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02837604 732488001

Applying credit risk models to deposit insurance pricing: Empirical evidence from the Italian banking system

Sironi, Andrea; Zazzara, Cristiano

Journal of International Banking Regulation v6n1 PP: 10-32 Oct 2004

ISSN: 1465-4830 JRNL CODE: JIBR

WORD COUNT: 9323

...TEXT: Three main results emerge from the empirical analysis. First, the FITD committed capital appears significantly **lower** than the risk of losses from bank defaults. Secondly, the **estimated** total risk-based **premium** for the sample banks is in line with the amount of the Fund's committed...

...binomial approach is adopted. Therefore, only two possible events are taken into account: default and **survival**. The latter takes into account all possible changes of the borrower creditworthiness, technically called 'credit...

...estimate expected loss and marginal risk

In a default-mode model, where only default and **survival** events are taken into account, the portfolio expected loss (EL

sub p

) is equal to...the short-term ones are considered. It is therefore assumed that a single bank can **survive**, within the targeted period of time (1 year), even if the assets cannot cover the...

16/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02796599 712205101

Statement No. 45 of the Governmental Accounting Standards Board-Accounting and Financial Reporting by Employers for Postemployment Benefits Other Than Pensions

Anonymous

Journal of Accountancy v198n4 PP: 119-138 Oct 2004

ISSN: 0021-8448 JRNL CODE: JAC

WORD COUNT: 18367

...TEXT: people in some professions, for example, incur claims costs that are two or more times **greater** than average, risk rating would result in more precise expenses being reflected in the statement of activities. Such practice, however, like the requirement to account for **premium** rate differentials, would suggest that insurance premiums are an inappropriate **measurement** for financial reporting. Mr. Reilly therefore believes that the Board should recognize and accept the...status, etc.),

b. multiplied by the probability of the occurrence of an event (such as **survival**, death, disability, termination of employment, etc.) on wconditioned, and c. discounted according to an assumed...

16/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00740517 93-89738

Running from cover

Ioannou, Lori

International Business v6n7 PP: 46-54 Jul 1993

ISSN: 1054-1748 JRNL CODE: NAI

WORD COUNT: 3634

...TEXT: Palmer & Lyle Ltd., a Lloyd's broker specializing in political risk and export credit insurance. **More than** 50 percent of all private sector political **risk insurance** in the world is written at Lloyd's, according to Mr. Berry, who **estimates** that 40 percent of his clients are U.S. companies. He believes that last year...

...markets--Argentina, Brazil, China, Mexico, Venezuela--where demand is outstripping supply.

Those insurance companies that **survive** may profit from the disasters--and the industry shakeout--since rates will rise in the...companies to offer more insurance."

And in May Lloyd's announced what amounts to a **survival** formula. It aims to isolate old liability claims from the U.S. in a new...

16/3,K/4 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08453869 Supplier Number: 71705831 (USE FORMAT 7 FOR FULLTEXT)

State of the Market Part II: A Survival Guide. (Brief Article)

Granahan, William L.

Risk Management, v48, n1, p38

Jan, 2001

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 2209

State of the Market Part II: A Survival Guide. (Brief Article)

... fastest growing segments of the insurance industry in the early to mid-1980s, with an **estimated** \$60 billion in **premium** and **premium equivalent** being used to finance losses. In the past, ARF programs were used primarily by large...

...affordable retention levels will determine if ARF is appropriate.

William L. Granahan, CIC, LIA, CMA, ("**Survival** Guide") is the senior consultant and risk management practice director for Worcester, Massachusetts-based Milliman...

16/3,K/5 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

11324045 SUPPLIER NUMBER: 55683842 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Producer price risk and quality measurement.

Hueth, Brent; Ligon, Ethan
American Journal of Agricultural Economics, 81, 3, 512(1).
August, 1999
ISSN: 0002-9092 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 9117 LINE COUNT: 00740

... that the intermediary will bear all price risk is remarkably robust. In particular, this feature **survives** the addition of uncertainty in production, whether over quality or quantity (Wilson); **survives** more elaborate, nonseparable utility functions (Scheinkman); and is preserved in a multiperiod version of this...always lie below this frontier for risk-averse growers. The vertical distance between the certainty-**equivalent** and the production frontier can be interpreted as the largest insurance premium the grower would be willing to pay if **insurance** against price **risk** were available.

Figure 3 provides information about the value of quality **measurement** in the shipper's contract and about the efficiency loss from hidden quality. The parameters...

16/3,K/6 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

09645761 SUPPLIER NUMBER: 17640411 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The tax deductibility of captive insurance premiums: an assessment and alternative perspective.

Lai, George C.; Witt, Robert C.
Journal of Risk and Insurance, v62, n2, p230(23)
June, 1995

ISSN: 0022-4367 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 11207 LINE COUNT: 00901

... exposure unit. Although total risk increases as the number of policies increases, so do total **premiums**. However, total risk increases at a decreasing rate for a standard deviation **measure** of risk if exposures are **less than** perfectly and positively correlated; total **premiums** increase at a linear rate for homogeneous exposure units. This joint phenomena explains why insurers...hedging through the neutralization of a life insurance risk (death) with a life annuity risk (**survival**) for an 80-year-old woman. The Court concluded that no insurance risk existed.

Today...contrast, such a casualty loss could be hedged with market insurance and the firm could **survive**. Thus, the benefit (the reduction of bankruptcy costs) from the purchase of market insurance may...

16/3,K/7 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06517051 SUPPLIER NUMBER: 13928904 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Stock versus mutual ownership structures: the risk implications. (includes appendix)

Lamm-Tennant, Joan; Starks, Laura T.
Journal of Business, v66, n1, p29(18)
Jan, 1993

ISSN: 0021-9398 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 7111 LINE COUNT: 00575

... Smith (1981, 1986, 1988, 1990b, 1992) and Fama and Jensen (1983a,

1983b) argue that the **survival** of both the corporate and the mutual form of organization is due in part to...the unearned premium reserves. Unearned premium reserves are established to account for the fact that **premiums** are paid in advance but not actually earned without the passage of time. Losses incurred are **equal** to losses paid adjusted for the change in loss reserves. Loss reserves represent an actuarial **determination** of future losses. (5.) An insurance company group is an organization of insurers operating in...

16/3,K/8 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
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05971992 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Wealthy Developer Challenges Florida's Title Insurance Rules

Kyle Parks

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ST. PETERSBURG TIMES - FLORIDA)
June 29, 1999

JOURNAL CODE: KSPT LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1972

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... buildings on University of Florida football weekends.

Thanks in part to his apartment complexes, Butler **survived** the early '90s recession better than many of his developer friends, though he did refinance... Nelson's insurance department commissioned a study by New Mexico insurance consultant David Cox, who **determined** that the rates are 9 percent **higher than** they should be. His report says title insurance risk **premiums** in Florida totaled \$710-million last year. On average, the industry has to pay out...

10/9/5 (Item 5 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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02043778 56388284

No work, no pay!

Streeter, Kathy

Australian CPA v70n6 PP: 27 Jul 2000 CODEN: AUACAC JRNL CODE: AAA

DOC TYPE: Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext

LENGTH: 1 Pages

SPECIAL FEATURE: Table

WORD COUNT: 597

GEOGRAPHIC NAMES: Australia

DESCRIPTORS: Unemployment insurance; Income; Insurance policies; Personal finance

CLASSIFICATION CODES: 9190 (CN=United States); 8200 (CN=Insurance industry); 3400 (CN=Investment analysis & personal finance)

PRINT MEDIA ID: 22676

ABSTRACT: Income-protection insurance provides a replacement income if one is unable to work due to either an injury or illness. It ensures that regular expenses can be met when one is unable to work. The nuts and bolts of income-protection insurance are considered.

TEXT: KATHY STREETER examines an overlooked area of insurance - income-protection.

It amazes me the number of people who will pay \$800 to insure a \$20,000 car but will not pay a similar amount to insure a \$50,000 income. Unlike a car, income is a continuing loss that cannot be replaced if you are not well enough to work.

Income-protection insurance provides a replacement income if one is unable to work, due to either an injury or illness.

It ensures that regular expenses, such as food and rent, can be met when one is unable to work for extended periods of time.

Conditions for these policies can vary significantly from company to company.

Usually you have a choice in how long your policy will continue to be paid once a claim is made. The most common benefit periods are two and five years and payable to age 65.

Also, you are given a choice of 'waiting period'. This nominates the number of days off work before you receive a benefit.

Standard waiting period options are 14, 30 and 90 days. If you have accumulated a lot of sick leave, you should consider a 90-day waiting period.

This will give a considerably reduced premium and avoid duplicating the cover already provided by the employer. For example, the average annual premium for a 35-year-old, non-smoking woman reduces from \$800.47 to \$472.44.

Anyone who depends on their income to meet regular expenses should have some form of income-protection insurance. However, some key events may trigger the need for this type of insurance, such as a new baby and subsequent reliance on one income, a new mortgage or a recent divorce.

It is important to note that an income-- protection insurance premium is tax deductible; but this also means that, if you ever make a claim, the income you receive from this policy will be taxable.

The cost of income protection can be cost-prohibitive for some manual occupations, but for most white-collar professionals the cost is relatively low. Although manual workers are more likely to injure themselves at work, they are usually covered by workers compensation.

It is standard industry practice to only insure up to 75 per cent of your current income, so this needs to be taken into account when **determining** your **premium** cost (see Chart A).

Trauma **insurance** will provide a lump sum if you suffer a specific injury or illness and **survive** for a specified period; which varies between companies.

These policies provide funds to cover additional medical bills, pay any immediate debts while you recuperate or allow you to modify your home.

Trauma policies cover illnesses such as heart attack, stroke, cancer, loss of speech, loss of limbs or a major organ transplant.

However, the range of illnesses covered by the policies and, hence, underlying premiums can vary significantly. Trauma insurance should be considered by those privately insured, single and financially independent or approaching retirement but still have large debts. Anyone working from home or who does not work professionally and is not covered by WorkCover or income-- protection insurance, should also consider trauma insurance.

Although there can be some overlap between trauma and income-protection insurance, the latter provides a regular income stream rather than a lump sum.

Also, it is a lot broader cover than trauma cover, which only provides payment on specific illnesses (see Chart B).

A. AVERAGE PREMIUM FOR \$3125-A-MONTH INCOME-PROTECTION INSURANCE*

B. NOW MUCH DOES IT COST? (Average premium for 5150,000 trauma cover)*

KATHY STREETER IS THE FINANCIAL PLANNING INDUSTRY ADVISER FOR CPA AUSTRALIA; EMAIL: STREEK@VIC.CPAONLINE.COM.AU

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10/9/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01501382 01-52370

Quality of life and the WTP for an increased life expectancy at an advanced age

Johannesson, Magnus; Johansson, Per-Olov

Journal of Public Economics v65n2 PP: 219-228 Aug 1997 CODEN: JPBEBK

ISSN: 0047-2727 JRNL CODE: JPU

DOC TYPE: Journal article LANGUAGE: English LENGTH: 10 Pages

SPECIAL FEATURE: Charts Equations References

GEOGRAPHIC NAMES: Sweden

DESCRIPTORS: Studies; Economic models; Economic theory; Insurance; Life expectancy; Quality of life

CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 1130 (CN=Economic theory); 1200 (CN=Social policy); 8200 (CN=Insurance industry); 9175 (CN=Western Europe)

ABSTRACT: An attempt is reported to measure the value adult Swedes impute to an increased survival probability at high ages. A rating scale between the worst possible quality of life and the best possible quality of life is used to indicate the quality of life a person expects to achieve at an advanced age. A highly significant correlation is found between this quality measure and the insurance premium a person is willing to pay in exchange for a program increasing the expected length of life by one year, conditional on having survived until the age of 75 years. The (maximum) insurance premium the average person is willing to pay for such a program is less than \$1,500. The willingness to pay increases with a person's age, but at a low rate. The implied average marginal rate of time preference is about 1%.

10/9/17 (Item 3 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)

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01343924 Supplier Number: 41588015 (THIS IS THE FULLTEXT)

A Survivorship Whole Life policy has been introduced by MetLife Brokerage
Financial Services Week, p25

Oct 1, 1990

ISSN: 0895-8440

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 94

TEXT:

Princeton, N.J. Policyholders can select a level premium amount, determine the length of the premium payment period, target a desired cash value, and, if desired, split the policy. One feature of the policy, a supplemental insurance benefit, combines paid-up survivorship whole life insurance and one-year term insurance. This product, distributed through 22 regional life brokerage directors, offers a four-year level term insurance rider, a disability waiver of premiums benefit rider and a paid-up additions rider. The commission can be as much as 50% of first-year premium and 5% for year two through 10.

COPYRIGHT 1990 SDC Publishing

COPYRIGHT 1999 Gale Group

PUBLISHER NAME: SDC Publishing

COMPANY NAMES: *MetLife Brokerage

EVENT NAMES: *240 (Marketing procedures)

GEOGRAPHIC NAMES: *1USA (United States)

PRODUCT NAMES: *6330000 (Property & Liability Insurance)

INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business)

NAICS CODES: 524126 (Direct Property and Casualty Insurance Carriers)

SPECIAL FEATURES: INDUSTRY; COMPANY

Set	Items	Description
S1	0	AU=(PARANKIRINATHAN, K? OR PARANKIRINATHAN K?)
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S3	1214	S2(5N) (FORMULA? ? OR EQUATION? ? OR ALGORITHM? OR ALGORYTH- M? OR MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPUTES OR COMPUTING OR ESTIMAT?)
S4	98391	SURVIV?
S5	230820	INSURANCE OR ASSURAN? OR INSURE? ?
S6	7	S3 AND S4 AND S5
S7	7	RD (unique items)
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File	475:Wall Street Journal Abs 1973-2005/Jun 22	
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7/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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7594115 INSPEC Abstract Number: C2003-05-1290D-063

Title: Application of survival analysis methods to long-term care insurance

Author(s): Czado, C.; Rudolph, F.

Author Affiliation: Center of Math. Sci., Munich Univ. of Technol., Munchen, Germany

Journal: Insurance Mathematics & Economics vol.31, no.3 p.395-413

Publisher: Elsevier,

Publication Date: 20 Dec. 2002 **Country of Publication:** Netherlands

CODEN: IMECDX **ISSN:** 0167-6687

SICI: 0167-6687(20021220)31:3L:395:ASAM;1-R

Material Identity Number: H503-2002-007

U.S. Copyright Clearance Center Code: 0167-6687/02/\$22.00

Document Number: S0167-6687(02)00186-5

Language: English **Document Type:** Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: With the introduction of compulsory long-term care (LTC) insurance in Germany in 1995, a large claims portfolio with a significant proportion of censored observations became available. In first part of this paper we present an analysis of part of this portfolio using the Cox (1972) proportional hazard model to estimate transition intensities. It is shown that this approach allows the inclusion of censored observations as well as the inclusion of time dependent risk factors such as time spent in LTC. This is in contrast to the more commonly used Poisson regression with graduation approach, e.g. Renshaw and Haberman (1995), where censored observations and time dependent risk factors are ignored. In the second part we show how these estimated transition intensities can be used in a multiple state Markov process, e.g. Haberman and Pitacco (1999), to calculate premiums for LTC insurance plans. (15 Refs)

Subfile: C

Descriptors: insurance ; Markov processes; statistical analysis

Identifiers: long-term care insurance ; survival analysis methods; large claims portfolio; censored observations; Cox proportional hazard model; transition intensities; time dependent risk factors; Poisson regression with graduation approach; multiple state Markov process; insurance premiums calculation ; Andersen plots

Class Codes: C1290D (Systems theory applications in economics and business); C1140J (Markov processes)

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7/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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7410802 INSPEC Abstract Number: A2002-22-0520-020, C2002-11-1290D-044

Title: Calculation of the probability of survival of an insurance company with allowance for the rate of return for a Poisson stream of premiums

Author(s): Glukhova, E.V.; Kapustin, E.V.

Author Affiliation: Anzhero-Sudzhensk Affiliate, Kemerovo State Univ., Russia

Journal: Izvestiya Vysshikh Uchebnykh Zavedenii, Fizika vol.44, no.6 p.7-12

Publisher: Kluwer Academic/Consultants Bureau,

Publication Date: June 2001 **Country of Publication:** Russia

CODEN: IVUFAC ISSN: 0021-3411
 SICI: 0021-3411(200106)44:6L.7;1-Q
 Material Identity Number: P994-2002-006
 Translated in: Russian Physics Journal vol.44, no.6 p.569-76
 Publication Date: June 2001 Country of Publication: USA
 CODEN: RPJOEB ISSN: 1064-8887
 SICI of Translation: 1064-8887(200106)44:6L.569:CPSI;1-L
 U.S. Copyright Clearance Center Code: 1064-8887/01/4406-0569\$25.00
 Language: English Document Type: Journal Paper (JP)
 Treatment: Theoretical (T)
 Abstract: The probability of **survival** of an **insurance** company with the working capital is **calculated** for a Poisson stream of **premiums** . (5 Refs)
 Subfile: A C
 Descriptors: economics; **insurance** ; probability; random processes; statistical mechanics
 Identifiers: **survival** probability; **insurance** company; return rate; Poisson premium stream; probability density function
 Class Codes: A0520 (Statistical mechanics); A0540 (Fluctuation phenomena, random processes, and Brownian motion); A0250 (Probability theory, stochastic processes, and statistics); C1290D (Systems theory applications in economics and business); C1140Z (Other topics in statistics)
)
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7/5/3 (Item 3 from file: 2)
 DIALOG(R)File 2:INSPEC
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7237191 INSPEC Abstract Number: C2002-05-7120-038
Title: Insurance **models for joint life and last survivor benefits**
Author(s): Matvejevs, A.; Matvejevs, A.
Author Affiliation: Riga Tech. Univ., Latvia
Journal: Informatica vol.12, no.4 p.547-58
Publisher: Lithuanian Acad. Sci,
Publication Date: 2001 Country of Publication: Lithuania
 CODEN: IFOREC ISSN: 0868-4952
 SICI: 0868-4952(2001)12:4L.547:IMJL;1-M
 Material Identity Number: P554-2002-001
 Language: English Document Type: Journal Paper (JP)
 Treatment: Theoretical (T)
 Abstract: Three kinds of **insurance** policies for the net **premium calculation** for married couples are considered. The net **premium equation** principle is used in all **premium calculations** . The particular quality of the additional pension **assurance** is the individual form of its undertaking and the limitation of annual (monthly) pension payments. The discussed form of joint life **insurance** could be proposed to the participant of the pension plan when he or she reaches pensionable age and wants to buy a life **insurance** policy for the accumulated capital of the pension. (4 Refs)
 Subfile: C
 Descriptors: **insurance** data processing
 Identifiers: joint life benefits; last **survivor** benefits; **insurance** models; **insurance** policies; net **premium calculation** ; married couples; net **premium equation** principle; pension plan
 Class Codes: C7120 (Financial computing)
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7/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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04151075 INSPEC Abstract Number: C9206-1290D-038

Title: Statistical risk evaluation applied to (Belgian) car insurance

Author(s): Beirlant, J.; Derveaux, V.; De Meyer, A.M.; Goovaerts, M.J.; Labie, E.; Maenhoudt, B.

Author Affiliation: Katholieke Univ., Leuven, Belgium

Journal: Insurance Mathematics & Economics vol.10, no.4 p.289-302

Publication Date: Jan. 1992 Country of Publication: Netherlands

CODEN: IMECDX ISSN: 0167-6687

U.S. Copyright Clearance Center Code: 0167-6687/92/\$05.00

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: Before applying actuarial techniques to **determine** different subportfolios and adjusted **insurance premiums** for contracts that belong to a more or less heterogeneous portfolio, e.g. using credibility theory, it is worthwhile performing a statistical analysis on the relevant factors influencing the risk in the portfolio. Also the distributional behaviour of the portfolio should be examined. In the paper such a programme is presented for car **insurance** data using logistic regression, correspondence analysis, and statistical techniques from **survival** analysis. The specific mechanisms governing large claims in such portfolios are also described. This work is based on a representative sample from Belgian care **insurance** data from 1989. (4 Refs)

Subfile: C

Descriptors: automobiles; **insurance**; statistical analysis

Identifiers: car **insurance**; subportfolios; adjusted **insurance** premiums; statistical analysis; distributional behaviour; logistic regression; correspondence analysis; **survival** analysis; Belgian

Class Codes: C1290D (Economics and business); C1140Z (Other and miscellaneous)

7/5/5 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

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1202898 H.W. WILSON RECORD NUMBER: BAST94071560

Exact and asymptotic solutions for the time-dependent problem of collective ruin

Knessl, Charles; Peters, Craig Steven

SIAM Journal on Applied Mathematics v. 54 (Dec. '94) p. 1745-67

DOCUMENT TYPE: Feature Article ISSN: 0036-1399 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: Exact and asymptotic solutions for the time-dependent problem of collective ruin are presented. This problem refers to the fate of a risk business such as an **insurance** company. The classic model is described in terms of a risk reserve ($Z(t)$) that increases according to a **deterministic** process, representing **premiums**, and decreases according to a compound Poisson process, representing claims. The probability of **surviving** through a time t is determined by deriving an integrodifferential backward Kolmogorov equation. Exact solutions for an exponential claims distribution are obtained when the premiums are modeled as either constant over time or linearly dependent on the size of the reserve. These solutions are analyzed asymptotically for 3 basic regions in parameter space and for various regions in the risk (z, t) plane, where $z = Z(0)$.

DESCRIPTORS: **Insurance** --Risk management; Poisson distribution;

Kolmogorov theorem;

7/5/6 (Item 2 from file: 99)

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1139956 H.W. WILSON RECORD NUMBER: BAST94008504

Sureties see flexible rules

ENR v. 231 (Dec. 20 '93) p. 8

DOCUMENT TYPE: Feature Article ISSN: 0891-9526 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: According to a survey of surety brokers conducted by Chicago-based accounting and management consulting firm Grant Thornton, contractors that have **survived** the recession will find it easy to get surety financing. Fifty-six percent of surety brokers responding to the survey believe that because of excess capacity, construction clients will find it "easy" or "very easy" to obtain credit, but only 48 percent think that obtaining credit will be easy next year. A potential major development is Surety Association of America's decision to discontinue publishing a set of advisory rating figures widely used by **insurance** companies to **calculate premiums**. Jerry Fallen, vice president for surety operations at Haas & Wilkerson **Insurance Co.**, says that underwriters will rely more heavily on the SAA's "loss cost" figures for rates, which could mean lower premiums for preferred contractors.

DESCRIPTORS: Contractors-- **Insurance** requirements; Guarantee and surety;

7/5/7 (Item 1 from file: 583)

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PROTECTION **INSURANCE** AFFECTED BY AIDS

UK - PROTECTION **INSURANCE** AFFECTED BY AIDS

Money Week (MYW) 26 October 1988 p21

A 6-page special report examines protection **insurance**, which has been significantly affected by AIDS. However, the article contends that the market is now showing signs of recovery. Premiums have been forced up by 200-300% for younger males, bringing a rapid readjustment within the industry. However, **measures** other than increased **premiums** were needed, with exclusion clauses introduced. There are an estimated 3.2 mil lives covered under **insured** group and individual PHI schemes in the UK, with only 40% of employed people thinking that they have PHI cover. 91% of employed people have said that they could not **survive** on state benefit. The article examines methods of dealing with the AIDS problem and its unpredictability, with the ABI recommending that any male applying for cover with over GBP15k should take a blood test. The article also examines the new concept of dread disease **insurance**, paying out on potentially crippling diseases as well as medical **insurance** and the future for PHI.

PRODUCT: Life **Assurance** (6310); Health Care Insurance (6322);

EVENT: MARKET & INDUSTRY NEWS (60);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);